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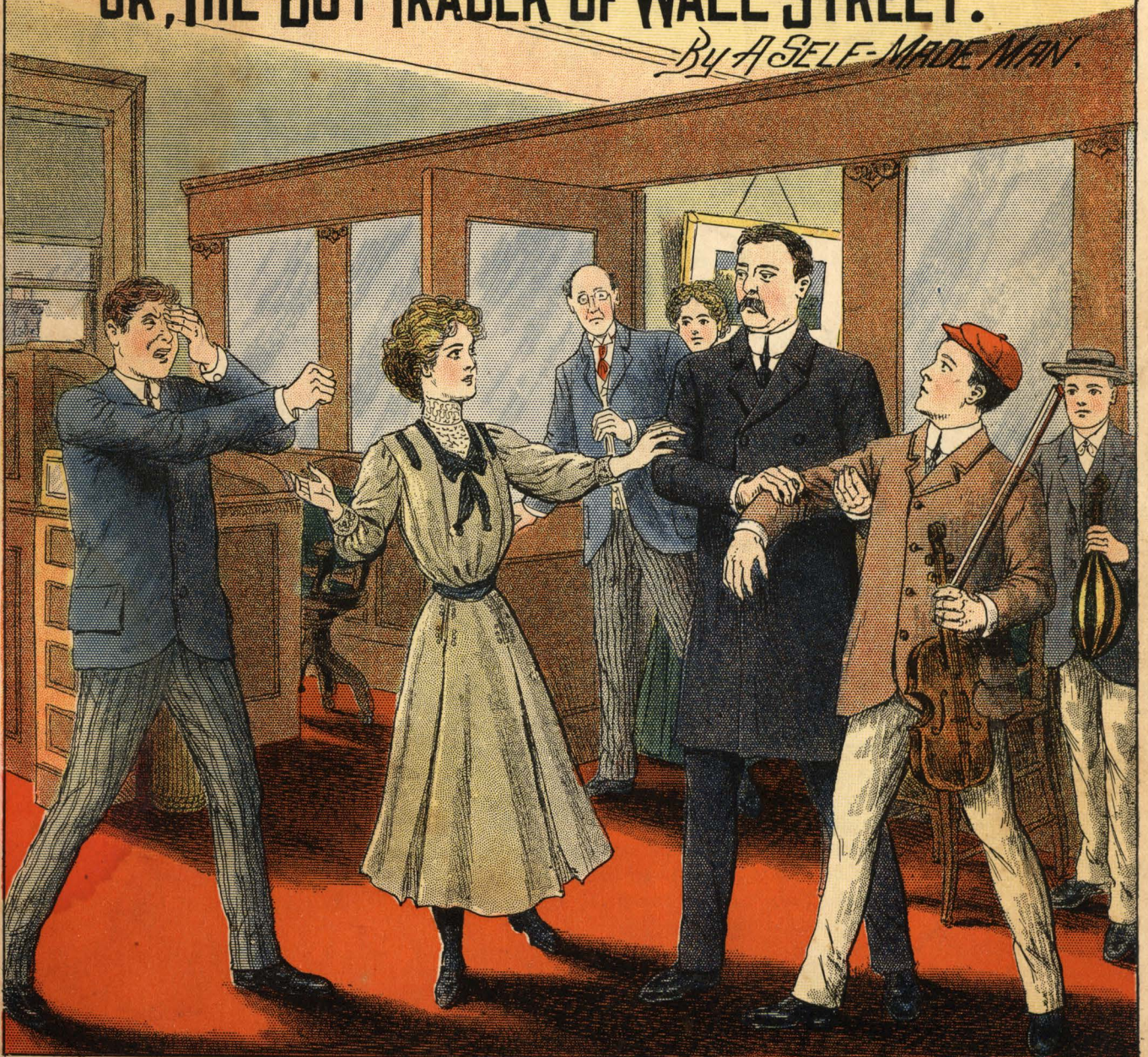
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# FAME AND FORTUNE WEEKLY.

STORIES OF  
BOYS WHO MAKE MONEY.

**PLAYING FOR MONEY;**  
OR, THE BOY TRADER OF WALL STREET.

*By A SELF-MADE MAN.*



"What is the meaning of this racket?" demanded Mr. Parker, grabbing Al by the arm. "He slugged me in the eye," whined the sandy-haired messenger. "That boy is not to blame," interposed Bessie, coming forward. "Clarence Burns was the aggressor."



# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

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# PLAYING FOR MONEY

OR,

## THE BOY TRADERS OF WALL STREET

By A SELF-MADE MAN

### CHAPTER I.

INTRODUCES AL BRITTON AND BURT HALE.

"How much money have you got, Burt?" asked Al Britton.

"Six dollars and thirteen cents. How much have you?" replied Burt Hale.

"Five dollars and eighty-four cents."

"The cheapest way to New York is two dollars apiece by boat."

"That's right," nodded Al.

"That's a small fortune to us at this stage of the game."

"It is, so we'll hang on to it."

"Then how will we get to the city? Tramp it and trust to our music to pay our expenses?"

"It might take us two weeks, and would cost us each the price of a new pair of shoes when we got there. I've a better plan."

"What is it?"

"We'll try to work our way down the river on the boat."

"Work our way? How? Do you mean by playing our instruments and taking up a collection from the passengers?"

"Nothing of the kind. We wouldn't be permitted to do that."

"Then how shall we work our way?"

"Apply for a job on the boat to assist in handling freight."

"Any chance of our getting such a job?"

"Maybe."

"I don't believe they want boys."

"No harm in going to the wharf and making an application. I noticed an advertisement in the paper for able-bodied deckhands for the day boats."

"Do you call you and me able-bodied?" grinned Burt.

"We're strong and healthy-looking, and not afraid of work."

"Can we hustle truck-loads of merchandise aboard the boat if we're taken on?"

"We can make a good bluff at it."

"A bluff won't go, I'm afraid. We'll have to make good or get the G. B."

"Are you game to try the raffle?"

"I'm game to tackle anything that leads to New York."

"Then we'll turn in, for we've got to be at the dock at five o'clock."

Al Britton and Burt Hale were two bright, ambitious boys whom an unfortunate combination of circumstances had thrown on their own resources.

They had come together in a cheap Albany boarding-house a short time before the opening of this story, and had immediately struck up an acquaintance which rapidly developed into a warm friendship.

In a word, they became chums.

Their tastes and ambitions were somewhat similar and both happened to be accomplished young musicians—one being an expert on the violin, the other on the mandolin.

All their earthly possessions consisted of a gripsack each full of wearing apparel and other odds and ends, and their two musical instruments.

They had been working at odd jobs around the capital



for a month, but neither could get hold of steady employment.

Therefore, after talking their prospects over very seriously together they resolved to make their way to the metropolis, where they believed there was plenty of work for willing hands.

They had got acquainted with a young fellow who had been a messenger and junior clerk in a Wall Street broker's office, and the glowing pictures he drew of the opportunities to make money in the stock market quite captivated the two boys.

He told them about a little bank on Nassau Street that bought and sold for customers as low as five shares of any stock at a time.

"There are successful young brokers in Wall Street to-day," he said, "who made their start at that very bank on a \$50 bill when they were messengers. It is not an uncommon thing for a stock to rise fifteen or twenty points inside of a few days. If you are so fortunate as to get in on the ground floor you stand a fine chance of doubling your money twice over. I myself have cleared \$250 on a \$100 investment on margin."

He explained the whole principle of marginal transactions to the interested boys, and also enlightened them a great deal on the methods of the Stock Exchange; but he did not think it necessary to explain why he had abandoned such a money-making field as the financial district for a clerkship in an Albany insurance office.

Nor did it occur to the boys at the time to ask him why he had abandoned such excellent chances to make his fortune as he described.

They grew infatuated with the idea of making a start in Wall Street themselves, and they could talk of little else when they met each evening after a generally unsatisfactory day.

Having determined to go to New York, Al, who was the more energetic of the two, insisted that no time ought to be lost in putting their plan into execution.

The boys were up at four o'clock next morning, and after a light breakfast of coffee and rolls, with their grips in one hand and the cases containing their musical instruments in the other, they started for the wharf of the Day Boat line of steamers that plied between New York City and Albany on the Hudson River.

They reached the wharf at ten minutes after five.

Several policemen were on duty at the head of the dock, and small groups of sullen-looking men in blue shirts, with their jackets under their arms, were gathered near the wharf, talking and gesticulating.

Sometimes they tried to walk on to the dock, but were ordered away by the officers, who held their locust night-sticks in their hands.

Al and Burt stopped and looked on the scene before them in some wonder.

They were not aware that a strike of the deckhands of the Day Line was on for higher wages, and that the police were there to keep the malcontents from interfering with the new hands who had been employed in their places.

Al's first idea was that the men in the blue shirts were the overflow of the applicants who had answered the company's advertisement, and had been turned away after all the places had been filled.

The reflection was a disappointing one.

It looked as if there was small chance for them to work their way down the river on the Day Line at any rate.

"I'm afraid we're out of it," he said to his companion, after they had stood about five minutes on the opposite side of the way watching the scene.

"Nothing more than I expected," replied Burt in a resigned tone. "I suppose we might as well turn around and go back."

"No," answered Al, squaring his jaw in a resolute way, "not before I see the mate of the boat."

"What's the use if there are more men here than are wanted?"

"Maybe he could find some use to make of us on the trip down. We're not going to charge him any wages, which ought to be an inducement."

Al led the way across the street to the wharf.

A policeman blocked their progress.

"Where are you going?" he asked.

"Aboard the Albany to see the mate," replied Al.

The officer scrutinized them and finally permitted them to pass.

The end of the wharf was filled with cases, bags, and small freight of every description, which was being hustled over the gangway, disappearing in the uncertain light of the steamer Albany's freight deck.

The men who wheeled the trucks and handled the goods under the direction of a good-looking young man, standing near a forward stanchion, were not at all like the fellows in the blue shirts on the street.

They were of all ages and conditions, most of them unshaven and rough, and even Al saw that a lot of unnecessary confusion prevailed in their work.

They did not move about like men who understood their business thoroughly, but rather like new hands being broken in.

Al and Burt followed behind two men wheeling truck-loads, and were soon on the freight deck.

The young man aforesaid was first mate of the steamer.

Under his skillful direction the miscellaneous loads of the hand-trucks took the shape of compact walls in the middle of the deck.

Some of these piles reached to the deck above.

A span of horses was led aboard behind Al and Burt.

They were taken to a certain part of the deck.

As the mate followed them he came face to face with the boys.

"What do you want aboard here?" he demanded gruffly.

"We are looking for a chance to make ourselves useful in return for a passage down the river," replied Al, acting as spokesman.

The boat was very short-handed that morning and the mate, though at another time he would have turned down the young applicants in short order, looked at them critically.

"Are you strong and used to work?" he asked sharply.

"We are," answered Al.

"Well, I'll take you on at a chance. I'll give you fifty cents apiece and your grub for the day."

"We'll take it," cried Al, joyfully.

"Take your traps forward. You'll see an iron ladder leading down into the forward hold. Put your duds on the



first vacant berth and help yourselves to a pair of overalls and a jumper you'll find there, and then come back here."

"Come on, Burt," said Al, "follow me."

"Gee! But we've struck luck after all," said Burt, as they hurried forward.

"It's the fellow that strikes out who always gets there," replied Al. "Here is the ladder into the hold."

"Kind of dark down there."

"Don't you worry about that. Wait till I get down and get rid of my grip and violin case, then you can hand me down your baggage and I'll put it with mine. No need of us both going into the hold. I'll toss you up a jumper and a pair of overalls."

In less than ten minutes the boys presented themselves before the mate ready to go to work.

He gave them an approving nod, for he saw that they looked like strong boys.

"Come here," he said. "I want you to make stalls for these two horses."

The mate showed them how to accomplish the job by setting movable stanchions up in openings cut in the beams, after which a strong rope was made fast behind the horses to prevent them from backing out of their narrow confines.

The carriage to which the animals belonged was left in the freight house to be loaded last.

When the boys finished the job the mate pointed out a couple of hand-trucks and set them to wheeling the lighter class of freight aboard.

The boys worked with a will, and, although they were strangers to the employment, they did much better than the rest of the new hands, and the mate congratulated himself on having secured their services.

The work went on steadily until half-past six o'clock, when all hands knocked off for breakfast, which was served at a table in the rear of the dining-room.

Oatmeal, steak, rolls and coffee were served to the hands, and everybody was hungry enough to make a hearty meal off the plain but wholesome food.

Twenty minutes was allowed for eating and then work was resumed again on the wharf and freight deck.

It was not long before the early passengers appeared, and from that on they boarded the steamer in an increasing stream.

The scene was a novel and somewhat exciting one to Al and Burt, but they had little time to take notice of what was going on around them.

After all the freight was aboard a crowd of Italians, who had been doing contract work in the vicinity of Albany, came on the steamer with their bags and bundles.

They gathered in a small space forward and kept up a constant jabber in their own lingo among themselves.

The large gangway was hauled into the freight shed and a deckhand closed the port.

Al and Burt were then sent on to the dock to assist in carrying the trunks and other checked baggage aboard that had accumulated at the end of the wharf.

The hour for the departure of the boat had now arrived, and a few belated passengers were to be seen rushing for the gangplank, beside which stood a couple of dock-hands ready at the mate's signal to haul it back on the wharf.

The last whistle blew, and then the captain, standing on the upper deck, ordered the lines to be cast off.

Then the bell in the engine-room sounded, the great paddle-wheels began to revolve slowly, and the handsome big steamer moved away from her wharf and headed down the river.

## CHAPTER II.

### THE THEFT.

"We're off at last," said Burt gleefully, as he and his companion, with nothing more to do, stood leaning over the bulwark forward watching the moving water and the receding shore.

"Yes, the trip has begun," nodded Al, in a tone of satisfaction. "Free passage, free meals, and fifty cents apiece for a few hours of hard work that is good for our health. We're in great luck."

"Bet your boots we are," agreed Burt.

"We're on the road to fortune, I hope."

"It's the finest road in the world if you can only hit it," said Burt. "Phil Jollihy said it was as easy as rolling off a log to pick up money in Wall Street."

"We've got to have \$50 to spare before we can try our luck. That's the lowest sum the bank will accept on a margin deal. So the first thing we've got to do is to secure a job."

"You mean two jobs—one for each of us."

"Of course. The \$12 that forms our present capital won't go very far towards keeping us in food and lodging in the city."

"Not over a week."

"To-morrow morning we must get a hustle on."

"What time does the boat reach New York?"

"Don't know, but I'll soon find out. Wait here till I come back."

Al went to the engine-room and made inquiries of the engineer.

He learned that the boat was due at her first stopping place in Manhattan, foot of 129th Street, at five o'clock, and at Desbrosses Street, her third and last wharf, forty minutes later.

He carried this information to Burt.

"We'll have plenty of time to hunt up a room," said his friend.

"We'll stay aboard the steamer all night, I guess," said Al. "We've got to help put the freight on the dock, and that will take some time."

"I forgot about that," replied Burt ruefully.

"We'll start out first thing in the morning to look up a job somewhere around Wall Street. We can find a room any time."

"All right. Whatever you say goes. This is a fine sail down the river. I'm feeling like a bird."

Some hours passed, during which the boys discussed their prospects and the money they expected to make in Wall Street, then the long whistle of the steamboat announced its approach to Kingston Landing.

When the lines were made fast Al and Burt were called on to lend a hand with freight and trunks bound for New York.

There was little of anything to go ashore at this place.



Between that stopping place and Poughkeepsie, on the opposite side of the river, which was reached at half-past one, the boys had their dinner with the rest of the deckhands.

Close to Poughkeepsie they passed the day boat bound up to Albany, and then they went on down to Newburgh, their next stopping place.

A crowd of passengers was taken on here, and a pile of baggage.

The next landing the boat made at West Point, and the steamer didn't stop again till she reached her wharf at Yonkers.

After leaving Yonkers the boys were tired of the long trip and they lounged off on a couple of sacks not far from the bunch of Italians.

The foreigners were also wearied by the trip and were mostly asleep.

Those who were not were lying on their stomachs across some merchandise with their backs to the boys.

The boys were dozing, with their hats tilted over their eyes, when two well-dressed men approached that part of the boat.

The newcomers paused and surveyed the sleepers.

"Which is the chap who has the money?" Al heard one of them say.

He glanced covertly at the speaker, wondering what he meant by the words.

"The fellow with the fancy straw. He's asleep, and so are the others around him. Now is our chance," was the reply of the other man.

Al saw the two men softly approach the Italian in question.

One was tall and thin, the other husky and short.

The tall man deftly reached down toward the sleeping foreigner, inserted his hand inside his jacket and pulled out a fat black pocketbook, which he dropped into his own pocket, after which action the two men started to walk away.

"Well, if that isn't the nerviest thing I ever saw," muttered Al, too astonished to move for a moment.

Then he nudged Burt and sprang to his feet.

"Here, Mister Man," he cried to the thief. "Come, now, fetch back that pocketbook! Do you hear?"

"What's the matter, Al?" asked Burt, rubbing his eyes.

"Robbery is the matter. Wake up that Italian in the fancy straw hat and tell him he's been cleaned out of a wallet."

"What do you mean?" demanded the tall man, quickly passing the pocketbook to his companion, unseen by Al. "Who are you calling a thief?"

"I'm calling you one. I saw you pinch that Italian's pocketbook."

"You must be crazy!"

As Bob reached over to awaken the Italian, two of the foreigners lying on their stomachs looked around, their attention attracted by the disturbance.

The Italian who had been robbed awoke suddenly of his own accord, and the first thing he did was to put his hand in his inside pocket where he carried his wallet.

Then he jumped up wild-eyed, uttering a loud exciting cry.

"Somebody steal a my mon'. I have a his life!"

In a moment an ugly-looking stiletto flashed in his fist, and there was blood in his eye as he gazed around.

His countrymen were aroused by the intensity of his speech, and they were at no loss to understand its meaning at once.

"There is the man who took your pocketbook," said Al, pointing at the tall thief.

The fellow laughed sneeringly and made no effort to get away, but his companion, the short, stout chap, slipped behind a pile of freight and then made off.

"Ha!" cried the Italian. "You gotta my mon', eh? You give a to me or I sticka you with dis," and he flourished the stiletto.

"I haven't got your money," replied the rascal, coolly. "That boy who was standin' over you just now," pointing at Burt, "took it if anybody did."

The other foreigners who had seen Burt in the act of awaking their countryman, began to jabber in an excited way in their native tongue.

Whatever it was they said caused the robbed Italian's suspicions to fix themselves on Burt as the thief, and he made a grab for him.

Burt hastily drew back and took his stand beside Al.

"You robba me!" cried the Italian, advancing on Burt. "You give a me my mon' or I fixa you."

"Hold on, there," ejaculated Al, stepping in front of his companion. "What's the matter with you, anyway? I told you that man there took your pocketbook."

"No believea dat. Disa boy, he takea my mon'. My friends dey seea him putta handa in my pock'. I believea dem. No believea you."

Matters looked pretty serious for Burt at that moment, and the boy showed in his face that he realized the fact.

Al, however, knowing positively that the tall man was the real thief, stood pluckily by his friend.

"Your friends did not see him do anything of the kind. If you don't believe me search both—this man here and my friend."

"Alla right. I searcha him first," said the Italian.

Burt submitted to the ordeal, though it went against his grain to let a filthy fellow paw him over; but there was no help for it.

He hadn't taken the man's money, and of course it couldn't be found on him.

While the Italian was feeling in Burt's pockets, Al kept his eye on the real thief, who, to his surprise, made no attempt to escape.

Then it was that he noticed that the short, chunky man had disappeared, and he began to have his suspicions.

The Italian concluded his useless search by looking into Burt's shoes.

"Now search that man," said Al, though he had begun to have his doubts that the money would be found on the rascal.

The tall man, with a sarcastic smile on his lips, permitted the foreigner to investigate his pockets, and the result was as unsatisfactory to Al as it was to the Italian.

"Well, you young monkey," said the thief, "you see you were off your trolley. If I had taken this chap's money it would have been found on me, wouldn't it?"

"I saw you take it, all right, for I was looking right at



you. There's no doubt in my mind now that you passed it to your companion."

"I passed nothin' to him."

"Then why did he make himself scarce as soon as I suggested to the Italian to search you?"

"Oh, he just walked off, expectin' me to follow," replied the crook lightly.

"You tell it well. I feel sorry for this poor man that you robbed."

The Italian had been talking excitedly to his companions.

He was about crazy over the loss of his money, which amounted to a considerable sum—all his savings for several months.

"You letta me searcha you, too," said the Italian at length, walking up to Al.

"All right. Go ahead if it will do you any good," replied the boy good-naturedly.

Of course there was no sign of the pocketbook or the money on him.

The Italian then started off to hunt up the mate and tell him his misfortune.

### CHAPTER III.

IN NEW YORK.

As soon as the foreigner had gone aft, the tall, thin man turned on Al.

"I'll get square with you some day perhaps for the trouble you've given me," he said in a menacing tone and manner. "If I ever meet you again I sha'n't forget what I owe you, depend on it."

With those words, and flashing a sinister look on Al, he turned on his heel and walked away.

"What made you accuse him of taking the Italian's money?" asked Burt. "He didn't have it on him."

"Not when he was searched he didn't, that was plain enough. He passed it to his friend, who took advantage of the excitement to get away."

"How do you know he passed it to his companion?"

"Because he must have done so, or it would have been found on him."

"What makes you so certain that he had it?"

"Because I saw him take it."

"You did!" exclaimed Burt, in surprise.

"I did."

"Then why didn't you nab him at once before he could get rid of it?"

"Because I was taken by surprise, and secondly because he worked the game too quickly for me to act as I probably ought to have done."

"You ought to go and tell the captain about the matter."

"I will. I'll do it right away."

Al removed his overalls and started on his mission.

He found a crowd near the baggage-room where the passengers had checked their grips and bundles after coming on board.

The Italian and the first mate were in the center of it.

The excited foreigner was telling his story and gesticulating like a crazy man.

Al pushed his way into the mob of curious passengers.

"I can tell you something about this robbery," he said to the mate.

"Let me hear what you know about it," replied the mate.

Then Al told how he had seen the tall, thin man take a fat pocketbook, that looked as if it were full of money or something else, from the Italian.

"There was a short, thick-set man with him, dressed in a light checked suit. I am sure he must have passed the wallet to him, though I didn't see him do it, for he allowed himself to be searched when I accused him of the theft and the pocketbook was not found on him. The man in the checked suit sneaked off during the excitement."

"Will you be able to recognize that man again?" asked the mate.

"Easily."

"Then come with me and see if you can point him out."

The mate told the distressed Italian that he would see if he could get his money back, and the foreigner with that assurance returned to his companions.

Al and the mate made a tour of the boat, which was now passing Grant's Tomb in the distance; but though they made a careful survey of the crowded boat the two rascals could not be found.

It was quite possible that the boy missed them in the crowd, though he told the mate that he believed the men were hiding somewhere below.

"Well," said the mate, "we must watch the gangway at 129th Street. If they make no attempt to go ashore there then we'll keep a lookout at the other landings. They'll have to leave the boat at one of them. As soon as we get them we'll have them both searched together. I'll take you up to the captain now, and you can tell him your story."

The captain was on the hurricane deck, as the boat was approaching the wharf at 129th Street.

After the mate had acquainted the captain with what had happened on the forward freight deck, Al made the same statement as he had told the mate.

The skipper was greatly surprised and annoyed about the robbery.

He decided that the mate's plan of watching the gangway at the landings was the only feasible way of catching the two crooks.

A great difficulty presented itself to the captain, however, which was that the men had probably divided their spoil by this time and got rid of the pocketbook.

In that event it would be next to impossible to prove that any money found on their persons was not their own money.

If the combined sum found upon them approximated the amount stolen from the Italian it would tend, in connection with Al's statement, to establish a strong enough suspicion of their guilt to warrant their arrest.

Whether they would be held by a magistrate afterward, as Al's story could not be corroborated, was another thing altogether.

Al took his stand at the gangway at the 129th Street landing, and watched the crowd closely as it filed ashore, but the tall, thin man and his companion were not among them.

When the Forty-second Street landing was made Al watched again, without result.

Finally at the last stop at Desbrosses Street the boy renewed his surveillance of the balance of the passengers, but in vain.

The rascals had managed to get ashore under his eye, or



had sneaked off from some other part of the steamer without attracting attention.

When all the passengers were ashore and Al reported his non-success to the commander of the boat, a thorough search was ordered.

Nothing came of it, so further action on the matter was given up.

Al and Burt sat down to supper with the deckhands, and then turned to and helped get out the freight on to the wharf.

When the job was completed the mate came up to the boys and offered them a steady job for the season aboard the steamer.

Al declined his offer with thanks, saying that New York City was the Mecca of their hopes, and now that they had arrived there they did not expect to leave it in a hurry.

The mate then handed them half a dollar apiece and told them they could sleep on board the steamer that night if they wished.

They gratefully accepted the favor, and half an hour later both were sound asleep in a couple of bunks below deck, for they were weary after the hard work and the excitement of the day.

Next morning the mate awakened them early and offered them a quarter apiece if they would assist in loading the up-river freight aboard.

They consented and pitched in, for it meant a free breakfast as well.

The boat was advertised to leave at 8:20, and shortly after eight Al and Burt received their quarter each, and were presently on Canal Street walking toward Broadway.

The mate had directed them to a house on one of the streets running north from Canal where they could get lodgings by the day, week or month, and they decided to go there first and leave their personal property.

The first floor of the house in question was occupied by a small cheap grocery.

Al entered the store and asked for Mrs. Bragg.

He was told that the woman lived upstairs, and that he must take the side door.

The side door, which communicated with a dirty hallway and a narrow flight of oil-cloth covered stairs, stood wide open.

Al and Burt marched up to the second floor and the former knocked on the first door they came to opening on to the dark and contracted hallway or landing.

A stout woman attired in a faded wrapper opened the door and asked them what they wanted.

"Mr. Jordan, mate of the Day Line steamer Albany, recommended us to come here for a furnished room," said Al.

"I can give you a small room for \$2 a week, or a better one for \$3.50," replied the landlady of the house.

"Is the \$2 a week one large enough for us both?" asked Al.

"It is small, but you might make it do if you wish to economize. The other room is very much more convenient if you can afford the additional price. Shall I show them to you?"

"Show us the small room, ma'am," replied Al. "We haven't much money, and we would like to get on as cheaply as possible until we can get a start in the city."

"You are strangers in New York, then?"

"Yes, ma'am."

Mrs. Bragg led the way up two flights and ushered Al and Burt into a small back room, furnished with a bed barely large enough to accommodate two, an iron washstand, a small looking-glass with a plain frame, one common wooden chair, a shelf, and half a dozen hooks on the back of the door to hold clothes.

A well-worn carpet of cheap material covered the floor, and one window, not over clean, looked out on a series of back tenement yards, crossed at all angles with clothes-lines.

"We'll take it for a week, ma'am," said Al, after a look around, "and then maybe we'll take a better room, if you have one left, or move somewhere else."

"Very well, young man. I shall want to know your names. It is also my custom to get my room rent in advance," said Mrs. Bragg.

"Two dollars, you said, ma'am," and Al took out his limited capital.

"Yes."

He handed her two dollar bills, and gave her their names.

"Here is the key," she said. "If you or your friend will come downstairs, or you will stop on your way out, I will give you a receipt for a week's rent of the room."

"We'll stop on our way out, ma'am," said Al.

"Here's my share of the rent," said Burt, after Mrs. Bragg had withdrawn.

"All right, old man," replied Al, accepting the bill.

They washed up and then Al sat on the bed and Burt on the chair.

"Now," said Al, "I've been thinking matters over about the best way for us to get a start. I suggest that we try the musical dodge first down in Wall Street."

"You mean for us to take our instruments down there and play around the streets for what we can pick up?" asked Burt.

"That's my idea. Jolliby encouraged us to do that. He said the brokers are liberal chaps with their coin."

"It's a good scheme," replied Burt. "I'd rather try that for awhile before taking up any kind of regular work. You and me play together in great shape. I'll bet we'll make a hit down there."

"I hope so. I'm anxious to get that spare \$50 together so that we can get in on the market."

"So am I."

"Well, it must be after nine o'clock. Let's get a move on. The sooner we make a start the better."

"I'm with you," said Burt. "We ought to have no trouble finding our way to Wall Street. All we've got to do is reach Broadway and then walk downtown."

Al nodded and the two boys, taking their instruments from their cases, tucked them under their arms and left the lodging-house, whose location they took note of.

#### CHAPTER IV.

##### PLAYING FOR MONEY.

Al and Burt reached Wall Street without any difficulty.

It was simply a matter of walking straight down Broadway till they came to Trinity Church and the street was before them.



"So this is Wall Street," said Burt. "This is where all the millions are made that we read and hear about. This is the financiers' paradise and our stamping-grounds hereafter."

They stopped and looked in at a money broker's window.

"Gee! What a lot of money!" cried Burt, gazing open-eyed at the trays of gold and silver coin struck in the mints of different nations, flanked around with paper notes from the same and other countries, together with small Japanese saucers filled with little wafer-like American gold dollars, and other freak currency. "How much do you suppose there is in this window?" he added.

"Ask me something easy, Burt, and maybe I'll be able to tell you," laughed Al.

"Do you think there is ten thousand dollars?" persisted Burt.

"Probably. What difference does it make to us if there is? It doesn't belong to us."

"Some day we may be worth as much as all this money in the window."

"I hope we'll be worth a great deal more."

A little further on they came to another window full of money and Burt insisted on stopping while he feasted his eyes on it.

Then a third window attracted him.

By that time they were close to Nassau Street, where it begins at the corner of Wall and faces Broad Street.

"This is Nassau Street," said Al.

"The street that Jolliby said the little bank was on," replied Burt, with great interest.

"That's right."

"Let's go up and see the little bank," said Burt. "What's the number?"

"Why, there it is yonder. You can see it from here. Twig the sign—The Nassau Street Banking & Brokerage Company."

"I see it. Is that the Sub-treasury across the street?"

"That's it."

"Where is the Stock Exchange?"

"Down Broad Street on this side of the way. That's Broad Street over there."

"It certainly is broader than either Wall or Nassau," said Burt. "One would think you'd been in New York before."

"Oh, I recollect all that Jolliby said about the lay of the streets hereabouts."

"You've got a better head than I have, Al. Where's New Street?"

"On the other side of the way up towards Broadway," replied Al, pointing.

"And Exchange Place?"

"I'll show you when we come to it."

"Let's go down to the Stock Exchange. Can we get in?"

"Not without a ticket, and then only to the gallery. Jolliby told us that, if you remember."

"I don't remember half he told us."

"I remember everything he told us, or most everything. Come along."

They walked down Broad Street to the Exchange, and paused in front of the building.

Brokers, clerks and messengers were constantly going in and coming out at the main and side entrances.

A continual throng of people was going up and down on the sidewalk.

"This is as good a place as any to start up our music," said Al, walking out to the edge of the curb.

As they started to tune up they attracted instant notice. A crowd began to gather around them.

Al began to play an overture and Burt chipped in with the mandolin.

It was high-class music, and the crowd grew larger.

The boys played with the skill and expression of accomplished musicians, not at all like the average itinerant street players.

Every note turned up in its proper place, although they had no music to go by.

They were not ear players, but had learned to read music by sight, and they remembered everything about a piece after they had practiced it carefully a number of times, if it was not too difficult.

When they stopped they were enthusiastically applauded.

They were neatly attired and had intelligent, good-looking and honest faces.

Apparently they were not common boys by any means.

Their music and manners alone endorsed that fact.

"Off with your hat, Burt, and pass it around," said Al, suiting the action to the word.

One broker was so pleased with the music that he tossed half a dollar into Al's hat, other brokers came up with a quarter each, and a part of the crowd contributed various small sums.

In all, the boys gathered in nearly three dollars.

As they started to give an encore a detective came up and ordered them on for obstructing traffic, and they had to make a change of base.

"Two dollars and seventy-eight cents isn't so bad," said Al, after counting the coin. "If we wasn't interfered with we could make a good thing with our music around here. Here is Exchange Place now."

"Gee! What a narrow street."

"New Street is just as bad. I noticed it while you were looking in at the money broker's window. We'll go up that way."

They stopped at the corner of Exchange Place and New Street and played some selections.

They drew quite a crowd, and collected over a dollar.

Then they went down New Street and played at the corner of Beaver Street, making a dollar and a half.

They stopped at various places along Beaver, making small collections.

Then they walked up Hanover Street and played twice along that street.

They drew a crowd at the corner of Wall Street and made two dollars.

"How much have we got now, Al?" asked Burt, eagerly.

"You mean how much have we made since we started to play?"

"Yes."

Al counted the change and found that they had collected \$8.50.

Then they took a rest until the clerks and messengers began going to lunch.

They started up again in front of a quick-lunch house on Pine Street and made sixty cents.



When they had made \$10 and something over they went into a lunch house and had something to eat.

Then they went down where the Curb brokers were holding forth and sprang their music on them.

A big crowd gathered around them in the street.

They opened with selections from "Robin Hood," and collected over \$5 the first clip from the brokers.

They followed that up with the "Carnival of Venice," Al furnishing variations on his instrument.

The brokers kept them going for some time.

They made no further effort to collect, thinking they had done very well, but as they were walking away, nearly \$5 more was pressed on them.

"We'll have that \$50 pretty soon at this rate," said Burt, gleefully.

"Bet your life we will. We've taken in over \$20 since we came down here. Phil Joliby wasn't giving us any ghost story when he said the brokers were liberal."

"Where will we go now?"

"Up to New Street again."

Accordingly to New Street they went.

"Let's go in here at this broker's office and give them a tune," suggested Al.

"We'll get fired out, as sure as you live," objected Burt.

"Who says we will?"

"I say so. We haven't any right to go in there. They might have us arrested."

"Go on! They can't do more than ask us to leave."

"Don't try it. Let's quit for the day. We've made enough."

"Well, let's go in and look around. I'd like to see what a broker's office looks like."

"I'll do that, but no music, remember."

"All right. We won't make a sound."

They entered the office, which was right off the street, and were taking in the outer office when a sandy-haired boy with stuck-up manners came out of the broker's private office.

He noticed the two young musicians at once.

He recognized them as the boys he had seen playing on Broad Street, and it struck him that they had come in there to play, too.

"Well, if they haven't a nerve!" he muttered. "I'll soon give them the bounce."

With that he walked up to Al in a threatening way.

"Here, you two, take a sneak, will you? We won't have no street fakirs in here."

"Who are you calling street fakirs?" demanded Al, indignantly.

"You. I seen you playin' in front of the Exchange, and a cop moved you on."

"Well, don't worry, we didn't come in here to play," said Al.

"I'll bet you didn't. Get out or I'll kick you out."

"I don't think you will. It wouldn't be healthy for you to try it," answered Al in a resolute tone.

"What's that?" roared the sandy-headed boy.

At that moment a pretty girl came out of the private room.

She stopped and watched the altercation.

Al gave the youth a half contemptuous look.

"Are you the boss of this office?" he asked sarcastically.

"No, I ain't the boss. Are you goin' to get out?"

Al gave him another look, and turning to his companion said:

"Come on, Burt, I guess we'll retire or something might happen."

As they turned toward the door the office boy gave Al a rude shove which nearly caused him to drop his violin.

Al turned like a flash and struck his aggressor a heavy blow in the face which badly damaged his left optic.

The youth uttered a loud outcry which brought the broker from his office.

"I'll fix you for that!" snarled the office boy, shaking his fist at Al.

"What's the meaning of this racket?" demanded Mr. Parker, grabbing Al by the arm.

"He slugged me in the eye," whined the sandy-haired messenger.

"That boy is not to blame," said Bessie Brown, coming forward. "Clarence Burns was the aggressor."

"What did you do to this lad, Clarence?" asked the broker.

"Told 'em to get out with their music, and then that feller hit me."

"Will you permit me to explain, sir?" asked Al.

"Certainly. I recognize you and your companion now as the boys who played such fine music in front of the Exchange this morning."

"And I recognize you, sir, as the gentleman who gave me fifty cents," replied Al politely. "I take this opportunity to thank you for your liberality."

## CHAPTER V.

### LUCK STRIKES AL AND BURT.

"Come into my private office," said the broker beamingly. "I'd like to talk with you both. You can explain there the trouble you had with my messenger."

The gentleman, to Clarence Burns' surprise and disgust, led the young musicians into his sanctum.

"Now you may tell me why you found it necessary to strike Burns," he said to Al, motioning the boys to seats.

Al told him how he and his companion, who were strangers in the city, had entered his office just to look around and see what a broker's office looked like.

While they were doing this, he went on, the sandy-headed boy came out into the room, called them street fakirs and ordered them out of the office in a very insulting way.

"As we didn't care to create trouble," added Al, "we started to go when that boy followed me up and gave me a shove toward the door, causing me to almost drop my violin. I am not accustomed to take that kind of treatment from anybody, so I turned about and struck him in the face. That's the whole story, sir."

"I must admit that my messenger is not a very polite boy," said the broker. "I accept your statement as the truth and will apologize for him."

"It isn't necessary, sir. I suppose we had no right to enter your office merely out of curiosity."

"You were perfectly welcome to do it. Now will you oblige me with your names?"

"Yes, sir. Mine is Al Britton and my friend's name is Burt Hale."

"And my name is Forest Parker. Now we are ac-



quainted. You are both excellent performers on your instruments. I am a good judge of music, and I know that you can play standard airs in splendid style. Undoubtedly you are not ordinary street players. Will you tell me how you came to adopt that mode of earning a living?"

"We only started in at it this morning. That was the first time we played in public when you saw us in front of the Exchange," replied Al.

"The first time!" ejaculated the broker, somewhat surprised.

"Yes, sir. We only arrived in the city from Albany last night. We worked our way down the river as deckhands on the Day Line boat Albany."

"Well, well; is that so? So you both hail from Albany, eh?"

"We do to a certain extent. We met each other in that town, and roomed there together."

"You have parents, have you not?"

"No, sir. Neither has Burt. We're orphans, turned out on the world to hoe our own way. And we're going to do it. We came to New York to make money, and judging by what we've earned to-day I think we'll come out all right."

"Do you expect to keep this street playing up?"

"For awhile, yes."

The broker shook his head.

"I should not advise you to do it. To all appearances you have been well brought up. Your conversation shows that you have enjoyed at least a good common school education. You have both a fine talent for music, and it is fairly well developed, as well as could reasonably be expected at your age. Now, how would you like to enter Wall Street at the bottom of the ladder and work yourselves up?"

"We should like it very well indeed," replied Al.

"Well, I've been thinking for some time of getting rid of my boy, Clarence. He has been with me only about six months, but he acts as though he owned the office. I am tired of his methods. I have now made up my mind to ship him at the end of the week, so if you want to step into his shoes just say so and the position is yours."

"Thank you, Mr. Parker, I shall be glad to take it if you have decided to get a new boy; but how about my friend, Burt? Do you think you could do anything for him?"

"I think I can," replied the gentleman. "A particular friend of mine, a Wall Street broker, is about to lose his messenger. I will give your friend a note of recommendation to him, and he can call on him right away."

Burt thanked Broker Parker on his own behalf.

"That's all right, my lad. I always like to boost a good cause. Now, Britton, you and your friend had better devote your time between this and next Monday morning to learning the lay of the land and the ins and outs of the financial district, so as to be ready to take hold at once. You had better report here Saturday noon as I want to give you a general idea of your duties, and let you know what will be expected of you."

"All right, sir. I'll be on hand," replied Al.

The broker returned to his desk, wrote a letter of introduction and recommendation for Burt to present to William Smith, stock broker, of No. — Wall Street, and handed it to him.

"Now, before you go, you boys might play me something

in your best vein. I am very fond of music, that is, good music, and as business is over for the day, as far as I am concerned, I can stand a little light recreation."

Just then there came a knock at the door.

"Come in," said the broker.

Whereupon the door opened and William Smith walked in.

"You've come just in time, Smith, to hear some fine music. Before you begin, young man," he added to Burt, "allow me to introduce you to Mr. Smith, the gentleman for whom the note I gave you is intended. Hand it to him now."

Burt got up and passed the envelope to the newcomer.

"What's this?" asked Smith, somewhat puzzled.

"It's a note introducing that boy to you," said Parker.

"I want you to give him a trial as messenger. You told me that you were looking around for a new one."

Smith glanced over the note.

"Call at my office in the morning about half-past nine, and I will talk to you," he said to Burt.

"Very well, sir," replied Al's chum.

"Now, then, we'll have the music, that is, unless you've something particular to say to me, Smith."

"No, I merely dropped in to see if you were ready to go uptown."

"We'll go as soon as these artists have obliged," replied Parker. "This one," indicating Al, "I've just engaged as messenger to replace Clarence Burns, who has got to think that he's doing me a great favor by carrying my notes around the district. As I have no use for such an ornament in my office, why, he's got to go. Now, then, my boys, we're ready to listen to you."

After a consultation with his chum Al started up Mendelssohn's "Spring Song."

He played it, with some assistance from Burt, in fine style, and at its conclusion the two brokers applauded him without stint.

The two boys then played "Suwanee River" with great expression, and finished their performance with "Home, Sweet Home."

The clerks in the office did very little work while the music was going on, for it was certainly very taking.

Clarence Burns missed it, for he had gone home early, but he wouldn't have appreciated it if he had heard it.

He also missed getting notice of his bounce until the following morning.

The two brokers thanked the boys for their artistic performance, and then the lads made their bows and departed.

"Gee! But we have fallen into great luck," said Burt, as soon as they were on the street once more. "You've got a job with Mr. Parker, and the chances are that I will catch on with Mr. Smith. Things couldn't have turned out better for us. It was a fortunate thing that we walked into that office."

"You mean it was a fortunate thing that Clarence Burns acted the way he did towards us—especially me. That drew Mr. Parker's attention to us and the rest followed. You're as good as hired by Mr. Smith, so we may both consider ourselves anchored in the Wall Street district. We'll soon learn the ropes, and after a little while we'll be in a position to make our first venture on the stock market."

The boys found their way back to Mrs. Bragg's house



off Canal Street, but before going to their room they took their supper at a nearby restaurant.

Al changed his pocketful of loose coin at the restaurant for bills, and then divided the day's earnings with Burt.

Each now had a little over \$15 apiece, and that was more than sufficient to carry them over to their first pay day.

When they reached their room they placed the cases containing their instruments under the bed, then they turned in for a good night's rest.

## CHAPTER VI.

### AL STANDS NO NONSENSE.

At nine o'clock next morning the boys walked down to Wall Street.

They got down in time for Burt to call at Mr. Smith's office, which was on the second floor of a new office building.

Al waited in the corridor downstairs for his chum to return, which he did after an absence of fifteen minutes.

"How did you make out—all right?" asked Al.

"Yes. I'm hired on trial; but I'm going to make good if I break a leg."

"That's the way to talk, old man. You'll come out all right. What did he have to say to you?"

Burt gave him the substance of his interview with Broker Smith.

"Well, now we'll follow Mr. Parker's suggestion and get acquainted with the financial district."

The boys spent a good part of the day walking around the neighborhood, getting acquainted with the names and locations of the more important office buildings, where they judged they would have to carry notes.

Then they walked down to the Battery and wound up the afternoon there.

Next day they made themselves familiar with the streets as far up as the Brooklyn Bridge, and eastward to the river.

The following day was Saturday, and at noon Al reported to Mr. Parker's office for instructions.

He met Clarence Burns face to face and the latter gave him a deep scowl.

Half an hour later when he left the office Clarence was waiting for him outside.

"So you had me fired, did you?" snarled the late messenger in a tone of hate. "And you've taken my place, too. Well, you'll wish you hadn't butted in here before you're a week older."

Without waiting for a reply, Clarence turned his back on Al and walked away.

"What was the matter with him?" asked Burt, coming up.

"Got a grouch on because he's lost his job, and he's got his dagger into me because I've taken his place," replied Al.

"He can't blame you for taking his position, for he would have lost it, anyway, whether you took the job or not."

"He doesn't look at it in that light."

"What did he say to you?"

Al told him.

"He intends to try and get back at you. Don't you care. Just you keep your eyes skinned for him, and if he tries on any funny business with you lay him out in a way that he won't forget in a hurry, then he'll let you alone in the future."

"He won't catch me off my guard if I can help myself, bet your boots. If he tries on any monkey shines he'll wish he didn't, you can gamble on that," said Al in a tone that showed he would take no nonsense from Clarence Burns, or any one else.

Al and Burt started in as messengers at their respective offices on Monday morning at nine o'clock.

Both were full of ambition to get ahead, and before the week was out had made themselves solid with their bosses.

On Saturday morning when Parker and Smith met at the Exchange, the latter said:

"That boy you recommended to me is a jewel. He is as polite as a dancing-master and as bright and chipper as a lark. I like him very much."

"Glad you're satisfied with him, Smith. His companion, Al Britton, who succeeded my late messenger, is a corker and no mistake. Judging from his work so far I wouldn't exchange him for any boy in Wall Street."

"For strangers in New York they've caught on uncommonly quick," said Smith.

"That's right. My boy has the district down as fine as silk. He hasn't lost any time in getting around, and he hasn't made a mistake in delivering a message."

"Same with young Hale. He's there every time with both feet."

"We have good reason to congratulate ourselves on such valuable acquisitions to our offices. Well, Smith, what do you think about P. & D. this morning?"

Smith said he thought the stock was slated for a boom, and the two brokers proceeded to figure up the outlook of the market.

While they were talking together on the floor, the two new messengers who were giving them so much satisfaction were out on errands.

Like two fleet-footed Mercuries on the wing they were both annihilating time and space in the interest of their employers.

Al bounced into the office of George Floyd, a broker in the Mills Building, with an important message.

He was admitted to the private office where he found the gentleman busy at his desk.

The broker looked at him and then tore open the envelope and read the message.

"Have you taken the place of that sandy-haired boy who has been carrying messages for Parker for some time?"

"You mean Clarence Burns? Yes, sir," replied Al politely.

"Humph! You seem to be an improvement on him at any rate. I never could see how Parker stood for him. I wouldn't have him in my office as a gift. What's your name?"

"Al Britton."

The broker scribbled something on a pad, tore off the sheet, enclosed it in an envelope, addressed it and handed it to Al.

"There's your answer," said Floyd. "By the way, do you smoke?"

"Smoke, sir!" exclaimed Al in surprise.

"Yes—cigarettes. I notice most of the messengers do."

"No, sir."

"Haven't acquired the habit yet, then?"

"No, sir; and I don't expect to."



"Good for you. Stick to that resolution if you can."

"I mean to."

"If you ever take to smoking—when you get older, I mean—get a pipe."

"I hope to get along without a pipe, sir, or even cigars."

"You'll be an exception to the rule if you do. Good-morning."

Al hurried back to his office, and on his arrival the cashier told him to take the note around to the Exchange and deliver it to Mr. Parker.

The boy lost no time in doing so.

When he reached the messengers' entrance he inquired for his employer and an attache went out on the floor to find Mr. Parker.

There were a number of messengers waiting to deliver notes to brokers.

One of them, a tough-looking, red-headed boy, looked at Al pretty hard.

"Are you the feller who got Clarence Burns fired?" he said rudely.

"I'm not aware that I had any hand in his discharge," replied Al coolly.

"He said you did."

"I'm not responsible for what he says."

"It's against the rules down here for a boy to get another bounced."

"What rules?"

"Our rules."

"What do you mean by 'our rules'?"

"Don't get too lippy, young feller. You'll find 'em out soon enough. You're on the blacklist."

"Am I?" smiled Al.

"We'll give you a week to resign from your job."

"A week?" replied Al with another smile.

"Yes, a week. D'ye understand?" said the red-headed boy offensively.

"No, I don't understand. If you're a friend of Burns and are trying to intimidate me, you're only wasting your breath. I'm in Wall Street to stay."

"Oh, you're goin' to stay, are you?"

"That's what I said."

"Have you got any particular hospital you'd like to be sent to?"

"Have you?"

"Look here, I'll punch you in the snoot if you get gay with me!" said the red-headed boy angrily.

"You must be a person of some importance from the way you talk."

"You wait till I catch you outside somewhere handy and I'll show you who and what I am."

Al sized the insolent youth up and decided that he was a hard proposition, but he wasn't afraid of him, just the same.

"Very well," he replied quietly, "if you're looking for trouble I can't help it."

"Maybe you think you can lick me?" said the other aggressively.

"I'm not giving the matter any thought."

"I can knock the stuffin' out of you with one hand, and I'm goin' to do it."

"Do you try to pick a fight with every new boy down here?"

"None of your business. You're a fresh guy and you'll get all that's comin' to you. Understand?"

At that moment Mr. Parker came to the railing and Al handed him the envelope he got from Broker Floyd.

He read it and dismissed Al with a nod.

Al turned to leave the building when the red-headed boy suddenly put out his foot and the young messenger tripped over it.

Quick as a flash Al wheeled around and planted his fist in the fellow's eye, and followed it up with a blow from his other fist in the jaw.

The red-headed boy went down in a heap on the floor.

Knowing that the Exchange was no place to engage in a scrap, Al walked quickly outside and hastened back to his office.

## CHAPTER VII.

### AL AND BESSIE BROWN.

At half-past twelve Al got his first pay envelope from the cashier.

Mr. Parker hadn't told him what wages he was to get, so Al opened the envelope with some curiosity.

It contained seven dollars.

"That's isn't so bad. I had an idea it might be five or six. I guess I can live on seven dollars a week. I hope Burt gets as much."

At one o'clock all hands were ready to leave the office and began to depart, singly and in pairs.

As Al put on his hat Bessie Brown came out of the counting-room on her way home.

She stopped and looked at Al with a smile.

"How do you like your work?" she asked him.

"First-rate, Miss Bessie. I'm trying my best to give satisfaction."

"I heard you were doing very nicely."

"I'm glad to hear that. It encourages a fellow to keep up to the mark."

"You're a great improvement on Clarence Burns."

"Thank you for the compliment."

"I never liked him. He annoyed me a great deal. Hung around my desk when I was busy, and pestered me with his talk, which was very silly."

"I will try not to imitate him."

"I don't think you could. I shall be glad to talk to you once in awhile when the opportunity occurs. Whenever you have anything to say to me don't be afraid to come in and say it. I am usually at liberty between half-past twelve and one. I eat my lunch in the office. We can have a little chat together then when you are not busy yourself."

"I may some time take advantage of your kind permission, Miss Bessie. I should like to know you better."

"Should you?" she laughed. "The feeling I think is mutual."

"If I should bore you, just give me the hint and I'll make myself scarce."

"I am sure there is no danger of that."

"You can't tell until you've had the chance to judge."

"Oh, yes, I can. There is something about you that assures me we shall be good friends."

"I shall be very glad if we become so, Miss Bessie. I'm a



comparative stranger in the city. I've only one friend, that's my chum, Burt Hale."

"You're an excellent performer on the violin, aren't you?"

"I can play a little."

"Don't tell me that. I heard you the first day you came into the office playing for Mr. Parker and Broker Smith. I was very much impressed by your music, and so was everybody else in the office."

"You mustn't give me all the credit. Burt can play the mandolin as well as I can the violin."

"I prefer the violin to the mandolin. At any rate, you played the 'Spring Song' almost wholly yourself, and I may say it was fine indeed. I've heard it played in Chickering Hall by a noted professional, and I may say that I admired your rendition almost as well as his."

"I'm afraid you're flattering me," laughed Al, with an admiring look at the pretty stenographer.

"Not at all. I always say what I mean. Well, I'll have to start for home now. Don't fail to come in and see me during lunch time when you have the chance."

"Thank you, I will," replied Al, raising his hat as she passed out into New Street.

When he followed he saw Burt waiting for him on the other side of the way.

There was also a small crowd of boys a few steps away, prominent among whom was the boy with the red hair.

His right eye was in mourning from the blow administered by Al at the Exchange, and he looked ugly enough to sour milk.

Clarence Burns was also in the group, and he didn't look pleasant, either.

Burt ran across to meet Al.

"I'm afraid you're in for trouble," he said to his chum.

"How so?" Al asked him.

"Clarence Burns and his crowd appear to be waiting for you."

"I see them. Do you notice that big chap with the red hair?"

"Yes. He's got a black eye and looks tough."

"I gave him that eye."

"You did!" cried Burt in surprise.

"I did, and in the Exchange entrance, too."

"My gracious! When did you do it?"

"A couple of hours ago."

"How did you come to have trouble with him?"

Al explained what had occurred between him and the tough lad.

"Then he and the others have come here to have it out with you."

"I shall avoid a fight if I can. If it's forced on me I guess I can take care of myself, but if more than one of them tackles me I look to you to back me up."

"I'll do it."

"Come on, then. We'll walk up to Wall."

The boys started.

The crowd on the other side appeared to be waiting for them to make a move.

As soon as they saw which way Al and his chum were heading they crossed over to intercept them.

At the same moment an officer in plain clothes—one of

the Wall Street detectives of the district—came out of an office building.

He regarded Clarence Burns and his bunch with some suspicion, and stopped to see where they were going.

The red-headed youth walked up to Al, who, with Burt, stopped and looked at him.

"I'm goin' to give you the biggest lickin' you ever got in your life," he said fiercely, shoving his clenched fist towards Al's face.

"Smash him, Curley!" cried one of his crowd.

"Kick the stuffin' outer him!" said another.

"Paste him in the snoot!" advised another excited lad.

"Let me get at him, too!" said Clarence, pushing forward.

The red-headed boy, whose name was Mike Finn, but familiarly known as Curley, proceeded to carry out his threat.

What he lacked in science he made up in strength and ferocity, but Al had taken boxing lessons from a professor in his native town, and being as strong and active as a small wildcat, he was fully a match for his heavier aggressor.

There was a quick exchange of blows between them, Al's knuckles flattening out Curley's nose, and then the detective took a hand in the scrimmage.

The crowd scattered and ran up and down the street, all except Finn and Burns.

The officer had both of them by the collar of their jackets.

"It's the station-house for both of you chaps. Do you wish to make a charge of assault against them?" he asked Al.

"No," replied the young messenger.

"What's the trouble between you and these boys?"

"They're down on me for reasons of their own. This one, whose name is Clarence Burns, was discharged from Broker Parker's office last Saturday. I took his place, and he's got it in for me for that reason. The other fellow is one of his friends who has taken up his cause, and threatened to do me up unless I gave up my position. That's the basis of the whole trouble."

"What have you to say to that?" asked the detective, looking at Curley and Burns alternately.

"Nothin'," replied Finn, sulkily.

Clarence remained silent with a scared look on his face.

"Well, I'm going to lock you both up for disturbing the peace," said the officer.

Burns began to whimper at that, while Curley looked defiant.

"Better let them go, officer, if they'll promise to let me alone in the future," said Al.

"Will you promise to behave yourselves hereafter?" asked the detective. "Remember, I'll have my eye out for you."

Clarence was willing to promise anything to get off, but it went against Finn's grain to make any concessions.

He saw he'd have to make the promise or go to the station, so he did so with very bad grace.

"If I catch you laying for this lad again I'll put you through, both of you," said the detective sternly, as he released them. "Now, make yourselves scarce."

They took advantage of the chance to get away from the spot as fast as possible, but both registered a vow to get even with Al at some other time and place.

Al and Burt then continued on to Wall Street and thence to Broadway, where they took a car for uptown.



They were going to hunt up a better lodging-house than the one off Canal Street, which was not just to their liking.

They found a very comfortable room on West Twenty-sixth Street for \$3.50 per week, and they took it.

It was between Broadway and Sixth Avenue, thus being convenient to the elevated railway or the street cars.

An hour later they had removed their personal belongings to their new home.

## CHAPTER VIII.

### AL AND BURT GET IN ON THE MARKET WITH SATISFACTORY RESULTS.

Al had not been a month in Parker's office ere he was pretty thoroughly posted about the operations going on down in Wall Street.

He had improved on the good impression he made on his employer during the first week, and the broker told Smith that he wouldn't lose him for a farm.

He also made himself a prime favorite with the cashier and clerks in the counting-room, and particularly with Bessie Brown.

The two became very sociable, and Al often brought in a couple of sandwiches and a piece of pie in order to eat with the stenographer.

One day he brought her in a pound box of chocolates and presented it to her.

"Aren't you good," she said, flashing a coquettish glance at him that fully repaid him for the money he had laid out on the candy.

He laughed and walked away, for Mr. Parker rang for him at that moment.

Al now began to see chances to make a little money in the stock market, but he and Burt had not been able to save up the important \$50 as yet.

They found that it took about every cent of their \$7 wages to cover their weekly expense account.

Outside of that their combined capital amounted to \$32.

How to raise that to the coveted \$50 was a problem that they couldn't solve.

They attracted some attention at their lodgings by the sweet music they drew from their instruments of an evening when they didn't go out.

One evening a wholesale clerk named Frank Evans, who occupied the front square room on their floor, knocked at their door while they were playing and walked in at their invitation.

He had already made their acquaintance through meeting them on the stairs.

"You play such fine music that I took the liberty of butting in on you to hear it more plainly. Are you professionals?"

"Oh, no; we just play to amuse ourselves. We work in Wall Street."

"Indeed! Well, you play as good as professionals. Will you let me hear something in the dance music line?"

Al and Burt struck up one of Strauss's waltzes.

"That was fine," said Evans, when they finished. "Can you play music for a square dance?"

Al said they could.

"Say, a cousin of mine who lives in a private house up-town is going to give a party next week, and I promised her

I'd get a couple of musicians to provide the music for dancing. I'll give you boys \$5 if you'll come up with me, and play for the company."

Al looked at his chum and saw that he was willing to accept the offer.

"How long will we have to play?" asked Al.

"Not later than one o'clock. Say from nine till one, with an hour's intermission for supper."

"We'll accept," said Al.

"Good. I'll take you up with me, and I'll give you the money before we start."

Evans then told Al that he could put them in the way of making extra money with their instruments, and Al replied that they'd be glad of the chance, as they were trying to save up their money for a certain purpose.

On the following Wednesday evening Al and Burt accompanied Evans to his cousin's home on Eighty-third Street, and played there during the evening.

They were treated very nicely and made quite a hit.

Evans got them an engagement at a political club on the following Saturday, and they received \$6 for the night.

Inside of the next two weeks they added another \$10 to their capital, which now amounted to \$53.

Al now began to watch the market closer than ever.

It wasn't long before he overheard a couple of brokers in an office he visited with a note talking about a combination of capitalists that had been formed to boom L. & M. stock.

The shares were just then selling low in the market owing to a recent decline all along the line.

Al and Burt consulted and the result was that next day Al went up to the little bank on Nassau Street and bought five shares of the stock on a 10 per cent. margin, at 46, putting up the \$50 as margin.

Thereafter both boys watched the tape in their respective offices whenever they got the chance, and a few days later the stock began to rise slowly.

A week from the time they bought it the price had gone to 52.

Next day it made a sudden jump to 54, soon after the Exchange opened, and great excitement ensued on the floor.

The traders began falling over themselves in their efforts to buy it, and under this impetus it went right up to 60 that day.

By noon next day it was going at 65, and Al began to think it was time to sell out.

When he was called into the private office to take a note to a broker on Wall Street, he heard Mr. Parker tell a gentleman who was with him that he had better sell out his holdings in L. & M., as the price was liable to tumble any moment.

That convinced Al that he couldn't get rid of the five shares any too quick.

After delivering the note to the broker in Wall Street he rushed up to the little bank and ordered the five shares sold at once.

It was done inside of fifteen minutes, and an hour later L. & M. took on a slump that brought a small panic about on the Exchange.

Al didn't care, for he knew that he and his chum were out of it, and that their profits amounted to about \$100 after all the expenses had been deducted.

On the following morning he received the bank's check



for \$151, which included the \$50 he had put up for the margin.

"This is a good beginning, at any rate," he said to himself, with a feeling of great satisfaction. "Burt and I are now worth \$154. We'll be able to buy 15 shares next time a good thing comes our way. Phil Jollyby didn't say anything but the truth when he told us that money could be easily made in Wall Street. This \$101 we've made off of L. & M. is the easiest money we ever made. Just like finding it. I'd like to tell Bessie, but I guess I won't. On matters of business it is best to keep a still tongue. It is better not to get into the habit of talking too much. Some people, however, can talk a whole lot and say very little, which is next door to saying nothing at all. When I go to the bank to-day to cash this check I guess I'll take out a certificate of deposit instead of the cash. I don't believe in keeping money around our room. You never can tell but some light-fingered individual might get in there and sneak off with it. The certificate I can seal up in an envelope, address it to myself and put it in the office safe until the time comes when I shall want to use it, then it will be accessible at a moment's notice."

Al carried that plan out and told Burt that afternoon on their way home what he had done with their united capital.

"All right," replied Burt. "Whatever you do suits me."

A few days afterward he overheard two of the clerks in the office talking about O. & W.

"You can take the tip straight from me that it's going up in a few days," said one of them, whose name was Richards.

"How do you know it is?" asked the other, a dapper young chap named Curtis.

"I got the pointer from Williams, the secretary of the company," replied Richards.

"That's all right; but can you depend on it?"

"I can. I've done many a favor for Williams, and he handed me the tip to kind of square the score."

"What is going to cause the stock to rise?"

"I couldn't tell you. Williams wouldn't give that away. All he told me was to put every cent I could rake together on O. & W. It is going at 82 now. He advised me to hold on to it till it reached par, or a point or two above, and then get rid of it. So, if you can raise a few hundred dollars I advise you to take advantage of this chance to double your money."

The clerks talked about the stock a while longer and then returned to their work.

Al thought over what he had just heard, and the result of his deliberations was that he got his envelope out of the safe, extracted his certificate of deposit, and at the first chance he got that day he went to the little bank and bought 15 shares of O. & W. at 82.

Inside of two days it began to rise, and a week later it passed par, amid great excitement on the Exchange.

Al then ordered his 15 shares sold, and that afternoon reported the fact to Burt.

"How much profit will we make?" asked his chum.

"I figure that it went at a fraction above 101. That will give us \$19 a share profit, or something over \$280."

"That's fine," replied Burt. "We'll have a capital of over \$400 as soon as you collect the money from the bank."

"Yes, close on to \$450."

"We're doing well, aren't we?"

"Sure as you live, old man. We'll make \$5 more to-morrow night playing at the entertainment of the Star Lodge, B. Y. F. C."

"Nothing like having things come your way, is it?"

"That's right," replied Al.

Next day he got the bank's report and check and found that their profits amounted to \$286 which made the two boys worth exactly \$440.

## CHAPTER IX.

### THE TALL, THIN MAN AGAIN.

Two weeks later Burt came into Parker's office looking for Al.

His chum was just going out with a message to a broker in the Johnston Building on Wall Street.

"You look excited, Burt. What's the matter?" asked Al.

"I've got hold of a tip," said Burt.

"Have you really got one at last? Let's hear what it is."

"I heard a broker tell Mr. Smith to-day that a pool had been formed to boom the K. & P. road. He named over several of the people who are in the pool, and he said Broker Castleton is going to do the buying."

"That looks as if there would be something doing in K. & P. shortly. There have been hints lately in the papers about a consolidation of the D. & W. with the K. & P., but I put it down as so much moonshine. Such reports bob up at intervals about this road or that one, and they are either officially denied or amount to nothing in the end. I doubt if there is any truth in the report I have mentioned."

"Well, we want to get in on K. & P. right away, for the stock is going to be cornered, and when it gets scarce the price is bound to go skyward," said Burt.

"You are sure your information can be relied upon?"

"Sure as I'm standing here."

"All right. I'll buy 40 shares of it right away and we'll see how we come out."

Al bought the shares that afternoon, when they were on their way home, putting up \$400 margin.

The next time he went to the Exchange he saw Broker Castleton buying the stock from everybody who offered it.

The price continued to hang around 75, the figure at which Al bought it, for several days, then, like the other stocks in which he had been interested, it began to rise by degrees, not enough, however, to attract any amount of marked attention.

It got up to 80 before the brokers began to get interested in it.

A good many traders then began making purchases of it. Before long it became noticeably scarce.

The pool had succeeded in getting control of the bulk of it.

The price rose to 85 in short order, and that caused a big flurry around the K. & P. pole.

The public now began giving orders to the brokers for the stock, but it was so hard to get that the traders had to bid above the market right along to bring any of it out.

The pool wouldn't let any out at that stage of the game, but its broker bought as many additional shares as he could get at the higher price.

In this way the capitalists interested in the boom suc-



ceeded in effecting a corner, and after that the pool had things all its own way.

The price soared right up to 95, and the newspapers said that it would go above par in a day or two.

They proved to be good prophets, for inside of two days it was quoted at 102.

"I guess we'll sell out," said Al to Burt, when the boys came together that afternoon. "The stock looks top-heavy to me. The insiders, judging from the amount of sales recorded to-day, are cashing in. We don't want to be caught in the shuffle, you know."

Burt agreed that a bird in the hand was worth several dozen in the bush, so Al left his order to sell at the bank as they went home.

When he got the bank's statement and check he saw that the stock had been sold for 102 1-8, and that their profit amounted to \$1,085.

Their combined capital now amounted to \$1,525.

Al took out a certificate of deposit for \$1,500 and divided the \$25 between himself and Burt.

"We're coming to the front fast, Al," said Burt, as they sat in their room that evening after their return from a Sixth Avenue restaurant. "I tell you \$1,500 is a whole lot of money for us two to be worth, and we've made it all in a short time, too."

"And we can lose it all in a much shorter time if we don't look out," replied Al, with a chuckle.

"I hope we won't," answered Burt, with a startled look.

"I hope we won't, too; but the more I learn about the stock market the bigger a game of chance it seems to me. People are coming into our office every day with their little wads, and going out again shortly after in debt to the office. The people who win I can count on my fingers, while the men who lose I couldn't possibly keep track of. When I come to think the matter over seriously the luck we have had in our three deals rather dazes me."

"Yes, we've been lucky, all right," replied Burt. "I hope we may continue in the same rut until we add at least three more noughts to the figures that at present represent our working capital."

"Three more noughts!" cried Al, with a whimsical smile. "That means that you have a million and a half in your mind. There's nothing slow about you, I feel bound to admit."

"A fellow can't be slow in Wall Street and expect to win out."

"That's no lie, bet your life. A bank account of three-quarters of a million apiece would be a very comfortable balance to have to call upon. May we get there some day is also the wish of yours truly."

Although Al and Burt kept their eyes and ears on the lookout for another winning tip, not the ghost of one turned up.

Booms came and booms went, leaving shoals of unfortunate "lambs" high and dry on the lee shore of Wall Street, and but few with pocketbooks of increased size, and yet that \$1,500 certificate of deposit still roosted in Mr. Parker's safe untouched.

The two boys had now been over eight months in New York, and what they didn't know about the stock market and Wall Street methods, in their own opinion, would have made a small book.

One spring morning Al was hustling up Exchange Place on his way back to his office on New Street.

He was coming from the Exchange, where a big boom had suddenly collapsed, and a panic of no small proportions had set in.

Never before had Al seen the floor in such an uproar as it was that morning.

The brokers were acting like a lot of lunatics in the yard of an asylum who had got into a general scrap over something.

The noise they made was simply deafening, and could be heard away out on Broad Street.

The reverberation made by the Falls of Niagara was scarcely in it with them.

Fortunes were swept away every few minutes, and the losers staggered around dazed by their losses, while the winners, those on the short side, displayed their glee in ghoulish yells that shattered the echoes of the big building.

Among the brokers who had been caught in the slump that morning was Seymour Atherton.

He was a stout, pompous-looking man, believed to be quite wealthy.

He had lost his customary pompous look when he issued from the Exchange and took his way up Exchange Place right ahead of Al.

He now looked like a man who had lost all interest in life, for he had lost heavily on D. P. & Q.—no one could say how much, in fact, he didn't know himself.

Almost reeling like a drunken man he staggered back to his handsome office in the Vanderpool Building, muttering incoherently to himself.

Suddenly he stopped, clapped one of his hands to his forehead and swayed from side to side.

"My gracious!" exclaimed Al, who knew the broker well. "What's the matter with Mr. Atherton?"

The broker staggered a few feet and seemed about to fall.

Al sprang forward, put one arm around his waist and tried to support him.

Atherton was a heavy weight, and too much for the boy to sustain when his limbs gave way under him.

With a groan he sank in an unconscious state to the sidewalk.

Several brokers and other spectators of the incident rushed forward to see what was the matter, and a crowd soon collected about Al and Mr. Atherton.

Among those who appeared to be uncommonly solicitous about the unconscious broker's condition was a tall, thin man.

His anxiety, however, seemed to be chiefly confined to the pockets of the stricken gentleman, but in the excitement no one seemed to notice the fact.

"Somebody ought to 'phone for a doctor or an ambulance," suggested Al.

"That's right," said one of the brokers present. "I'll run into my office here and communicate with the nearest hospital."

As he pushed his way through the crowd Al's eye rested momentarily on the tall, thin man.

He recognized him in a moment as the individual who had lifted the Italian's pocketbook on the Day Line steamer Albany and got away with it.

Just now the tall man was repeating the same operation



on the insensible broker, for the boy saw him pulling a wallet out of the hip pocket of the prostrate man.

"You thief!" muttered Al. "I'm on to you."

As the crook started to make his way from the crowd the young messenger did likewise, close at his heels.

As soon as the rascal had extricated himself he started toward New Street.

Al caught up with him at the corner.

"Hold on a moment," said the boy, grabbing him by the arm.

The fellow turned with a guilty start.

"What do you want?" he growled, seeing that it was only a boy who had stopped him.

"I want that wallet you took from that gentleman's hip pocket just now," replied Al, resolutely.

"What do you mean, you young fool?" he snarled, with a venomous glance. "Do you think I am a thief?"

"No, I don't think so—I know you are."

"How dare you accuse me of such a thing?"

"Because I saw you take it. It isn't the first time, either, that you've lifted a pocketbook in my presence, though you managed to get away all right the other time."

"You little liar!" roared the crook, raising his hand and striking Al a heavy blow across the face that sent him staggering back to the corner building.

When Al recovered from the blow the tall, thin man was making off down New Street at a fast walk.

Al was a plucky boy, and he didn't propose to be shaken off if he could help it.

Aside from the present bare-faced robbery, he had it in for the tall crook for the affair on the steamer Albany.

So he started after the man on the run.

The rascal saw him coming and took to his heels at once, for he did not want to abandon his prize, and as long as he had it on his person there was trouble ahead for him if he was turned over to the police.

## CHAPTER X.

AL GETS A PRESENT AND HE AND BURT MAKE ANOTHER HAUL IN THE MARKET.

"Stop thief!" shouted Al. "Stop that man!"

New Street between Exchange Place and Beaver Street was not overburdened with pedestrians at that moment, and the few who were passing along hardly understood Al before the tall crook got safely by them.

The young messenger could run some, and he gained on the man, although the rascal had long legs to help him over the ground.

At Beaver Street the fellow turned toward Broadway, hoping to lose himself in the crowd on that thoroughfare.

Al, surmising his object, got a spurt on, and began to close up the space between them.

The crook reached Broadway some little way in advance, but not far enough to elude his pursuer, who clung to his track with a bulldog tenacity.

Al saw him cut across Broadway and run up toward Thames Street.

The boy followed him over.

Both were soon running down Thames Street toward the elevated railroad, with a hundred feet between them.

Al had reduced that space by one-half when the crook reached the corner of New Church Street.

"Stop thief!" roared Al once more.

The tall man rushed around the corner and slap into the arms of a big policeman.

Before either recovered from the shock of the impact the boy was beside them.

"Catch that man!" cried Al, making a dive for the rascal's arm. "He's a thief."

The officer grabbed the fellow by his jacket, and in another moment Al also had hold of him by the arm.

The crook put up a desperate resistance, but the cop alone was more than his master.

Finally he yielded sullenly, and furtively tossed the wallet into the gutter.

Al's sharp eyes followed the movement, and he quickly recovered the pocketbook.

"There's the evidence of his guilt," said the messenger, holding the wallet up. "He tried to get rid of it, but he wasn't sharp enough for me."

Al then told his story briefly to the policeman, giving his own name and business address.

The officer decided that the accused would have to go to the Church Street station, and the boy accompanied them to make the charge.

The sergeant at the desk heard Al's statement and then asked the crook what he had to say for himself.

The fellow refused to say anything, so his pedigree was taken down on the blotter and he was locked up to be sent to the police court for examination before a magistrate.

Al, satisfied that he had done the right thing, hurried back to his office where he explained the cause of his long absence to Mr. Parker.

The broker complimented him on his pluck and sent him around to Atherton's office to see how the trader was, and to tell him that the police were in possession of his pocketbook and the thief as well.

Al found Mr. Atherton lying on a lounge in his private room attended by a physician and his cashier.

He had recovered his senses, but required rest and quiet.

Al told his story to the cashier, answered such questions as that gentleman put to him, and then went back to his own office.

That afternoon he attended the prisoner's examination in the Centre Street court, and gave his evidence in the case.

He also told the story of the robbery of the Italian on the Albany day boat, and the magistrate instructed a court officer to investigate and verify it.

The prisoner was held for the Grand Jury and sent to a cell in the Tombs.

The court officer in a day or two saw the captain and first mate of the Albany.

They recalled the robbery of the Italian on the boat during the previous summer, but they could not connect the tall, thin man with the crime, as they had not seen him.

While Al's story of the robbery could not be corroborated, it still formed, in the light of the present theft, a strong bit of circumstantial evidence against the prisoner.

Several Headquarters detectives were sent to look at the rascal, and two of them identified him as a crook whose picture was in the Rogues' Gallery.

That tightened the meshes around the fellow, whose name



was believed to be Jake Stahl, though he gave another name at the time of his arrest.

In due time he was tried, was defended by a lawyer provided by his friends, but was convicted and got three years up the river.

As Al was leaving the court-room after the trial a tough-looking man sidled up to him at the door and told him that some day he'd be sorry for putting Stahl behind the bars.

"I don't think I will, no matter what happens," replied the boy defiantly. "That fellow is getting off easy. The next time he gets in trouble he may get all that's coming to him."

Thus speaking, he walked off.

When Mr. Atherton got his wallet back, which contained \$10,000 in bills, besides many valuable papers, he sent for Al and presented him with \$1,000 as a reward for his pluck and services in the affair.

Al accepted it and thanked the broker for his liberality.

One day a short time afterward Al discovered by accident that a dozen of the big traders of the Street had combined for the purpose of booming J. & D. stock.

He made inquiries with respect to the road and learned enough to assure him that it would be a safe deal for him to go into.

He told Burt about it and said that he was going to put up all their capital on 150 shares of J. & D. at the market price of 56.

"All right," answered Burt, "go ahead. The sooner we make that million and a half the better I'll be satisfied."

So Al bought the 150 shares of J. & D. that afternoon, and he also purchased another 100 for his individual account with the \$1,000 he had received from Broker Atherton.

If Al had only stopped to consider he would probably have realized he was taking rather desperate chances in putting up all his money and his chum's on a game that might at any moment turn in the wrong direction with a swiftness that would make his head swim.

Whether it is that Dame Fortune admires the nerve of one who is willing to "go the whole hog" or not, certain it is Al's venture prospered from the start.

Before he had control of the stock a week it had gone up to 60, and during the succeeding three days it kept on to 65.

"We are evidently the people," said Burt gleefully that night after supper.

"At present we are," replied Al, with a complacent grin.

"At present? What do you mean by that? Have you any suspicions that we shall not continue to be the boss messengers of the Street, both financially and otherwise? If you have I want to know your reasons therefor."

"You always want to know a whole lot more than I can tell you. Your thirst for unadulterated knowledge is something inexhaustible."

"Say, have you been studying a Webster's Unabridged lately?" grinned Burt.

"No. Why do you ask that?"

"Well, you seem to be using some big words—unadulterated and inexhaustible, for instance."

"What's the difference? You understand them, don't you, sonny?"

"At a pinch I do; but simple words sound better on my tympanum."

"Why don't you say ear? Everybody doesn't know that tympanum means the sounding-board of your ear."

"As long as you do that's all that is necessary."

"Well, let's get back to the original subject. J. & D. closed to-day at 65, which means that we are \$9 a share ahead of the Wall Street lottery, or about \$1,300 altogether. Individually I am \$900 better off than you."

"You mean you are \$1,900 better off than me. You'll get your \$1,000 back with your profits."

"That's correct. I'll need it, for I'm going to get married one of these days."

"Who are you going to marry?" chuckled Burt. "Bessie Brown?"

"Don't worry yourself about Bessie Brown," flushed Al.

"Oh, I'm not worrying about her. I leave that pleasant job to you. By the way, did you hear that Broker Flint's wife had left him?"

"I know she did. She died the other day."

"I mean she left him a hundred thousand dollars."

"You're getting funny, Burt. Cut it out, please. Such jokes pall on me. To return to the subject once more. How high do you suppose J. & D. is going?"

"Well, if I knew I think it would be money in our pockets. It may go to 75 from the present outlook."

"The members of the syndicate backing it are collectively worth over \$50,000,000, according to popular opinion. They ought to be able to corner that stock easily if they haven't already done so."

"They haven't cornered our 250 shares, at any rate. I should like to dump my share on them at par."

"I'll be satisfied if I get 75."

A knock at their door interrupted further discussion of J. & D.

Frank Evans came in to see them, and when he turned up the evening generally wound up with music.

Next day there were high old times at the Exchange over J. & D.

The "lambs," as usual, were flocking to Wall Street after a rising stock, and the brokers were the last persons in the world to put any obstacles in their way of getting all they could pay for.

Usually when the "lambs" came in the insiders got out as soon as they got the price up as high as it was safe to force it.

In the case of J. & D. 75 seemed to be the limit.

As that was Al's limit, too, he followed the insiders and unloaded on somebody who wanted his shares bad enough to pay a fancy figure for them.

He and Burt retired from the strenuous game with \$2,850 profit, while his personal profit amounted to \$1,900 more.

The boys were now worth something over \$4,300, not speaking of Al's \$2,900.

On the strength of his winnings Al bought Bessie a five-pound box of the best chocolates and presented them to her.

"Why, you extravagant boy!" she exclaimed, when he handed her the box. "I can't permit you to waste so much money on me."

"If I could find anything better than you to waste it on I might do so, but I don't think I could if I searched the city through," he replied.

"You certainly said that very nicely," she answered with



a sweet smile; "but, honestly, Al, you mustn't spend your money on me this way."

"Why not? When I like a girl I want to treat her well. In my opinion there is nothing too good for you."

"But you can't afford it, Al," she replied with a smile and a blush.

"How do you know that I can't afford it?"

"Well, I imagine that you can't. You are only getting \$8 a week, and have to support yourself."

"I only get \$8 from the office; but I have other sources of revenue that you don't know about."

"Have you?" she said, opening her pretty eyes.

"I have. Eight dollars a week is about \$416 a year. Well, I made nearly five years' wages day before yesterday. If I can't afford to get you a five-pound box of candy on that I'd like to know why not."

"Why, how could you make five years' wages all at once?"

"If you want to learn all my secrets, Bessie, I know only one way by which you can do it."

"How is that?"

"By promising to marry me one of these days."

Bessie blushed furiously and turned her head away.

"Have I offended you?" he asked.

"No, but you mustn't talk such nonsense."

"I'm sorry that you consider it nonsense. I don't. But we'll change the topic as long as you don't like it."

She flashed him a look that made his heart jump, and then declared that she was too busy to say anything more just then than to thank him for the candy.

## CHAPTER XI.

### THE NIGHT ATTACK.

Summer came around again and Al and Burt celebrated the first anniversary of their entree into New York with a good dinner at one of the high-class Sixth Avenue restaurants and the theater roof garden afterward.

"I think we've done ourselves proud during this year, Al," said Burt on their way back to their lodging-house.

"In addition to making a living for ourselves we have accumulated a fund of \$7,200, of which \$5,000 belongs to you."

"I don't think we have any kick coming, old chappie."

"Kick! I should say not. I hope our good fortune may continue."

"I don't think we've learned any particularly bad habits, either, although they say this is the fastest city in the country."

"Life is pretty swift here."

"It takes all our energies to keep up with things in Wall Street without trying to burn the candle at the other end, too."

"I should smile, it does. I've heard some funny people say that the average messenger boy may be well compared with the snail; but that's a gross libel on the fraternity. Messenger boys are not slow, as a rule. When one gets lazy he's apt to lose his job. You've got to keep up with the procession or quit."

As they approached their lodging-house in Twenty-sixth Street they heard somebody say, "There he is now."

Almost immediately six or eight boys dashed out of an area-way and sprang on Al and Burt.

Only two of them tackled Burt, the others, headed by a

red-headed youth, went for Al, who found himself surrounded by a small forest of fists all aimed at his head.

For a moment the young messenger was staggered by the suddenness of the fierce attack made upon him, and then he got busy in his own defense.

He struck out right and left while he dodged the blows showered upon him.

After the first surprise was over Al showed the stuff he was made of, and he soon disconcerted his opponents.

The leader of the attacking party proved to be Mike Finn, nicknamed Curley, and he was seconded by Clarence Burns and other members of their tough gang.

Al's agility stood him in good stead, and his educated and sledge-hammer fists took the wind out of the young rascals who did their best to down him.

They were handicapped by numbers, and in their eagerness and excitement they were continually interfering with one another.

Every jab that Al made at them counted, for it landed on one or another of them.

He backed up against the iron gate of one building so that the enemy could not attack him in the rear, and then he gave them much better than they handed out to him.

Al, however, would probably have been overcome by force of numbers only that the approach of a policeman put the attacking party to flight.

"That's the worst scrap I've ever been in," said Al, breathing hard, as the officer came up.

"How did it happen that those young toughs attacked you?" inquired the policeman.

"They were laying for us, and jumped us unawares," replied Al. "Two of them I know. One of them is a Wall Street messenger, and the other was a messenger till he got fired and I took his place."

"Then it's a private grudge they have against you?"

"You can put it down as that. It's about a year old, and with the exception of a short scrap with the red-headed fellow in New Street, I have not been molested till to-night."

"I'd run one or two of them in if I got hold of them," said the officer as he passed on, while Al and Burt sprang up the steps to the front door of their lodging-house.

"Say, that was fierce," said Burt. "Was Curley Finn and Clarence Burns among those who went for you?"

"Yes. And Burns has a damaged nose to take home with him."

"Well, you look as if you'd been through a threshing-machine."

"I feel like it, too," admitted Al, as they walked up to their room.

"You ought to have those two chaps arrested for assault."

"No, I'm not going to bother with them. I gave them enough to remember me by, you can bet your life; but I'm afraid they would have done me up if the cop hadn't come around. I don't mind an ordinary scrap, but when it comes to a mob jumping on you it is altogether too much of a good thing."

"I should say so."

When Al examined his injuries he found he had a cut lip, two cuts over his left eye, a sore jaw and badly skinned knuckles.

Taken altogether, he had come off easy, considering what he had been up against.



Next morning Bessie looked at him in surprise.

"What have you been doing to yourself, Al?"

"Nothing. It's what somebody else has been doing to me," he answered with a laugh.

"Why, what do you mean?"

Then Al told her how he and his chum had been celebrating the anniversary of their arrival in New York the night before, and how they had been attacked by a crowd of toughs just before they reached their lodging-house.

"You poor boy!" Bessie said, sympathetically. "They must have hurt you dreadfully."

"I'll bet they didn't hurt me as much as I hurt them. I've been taught how to use my fists, and I used them last night for all they were worth," he grinned.

Later on when Mr. Parker called him into his room the broker scanned him closely and then said, with a shrewd smile:

"Were you hit by an automobile last night, young man?"

"No, sir."

"Maybe it was a street car, or perhaps a cab?"

"Neither, sir."

"Well, you look as if you'd been having an argument with something stronger than yourself."

Then Al explained how he got his contusions.

"So one of your aggressors was Clarence Burns, eh?"

"Yes, sir. He's sore on me because I got his job. The Saturday before I came to work he accused me of getting him discharged."

At that moment Broker Smith came in to see Parker, and Al walked out to his seat.

After that when he and Burt were out late they always kept a wary eye around when they approached their lodging-house.

They were not molested again, however, and gradually their vigilance relaxed.

About the middle of October Al got hold of another tip.

He learned that two Western railroads that had been business rivals for several years were going to pool their traffic and restore their original freight and passenger rates.

Both lines had been losing money right along and to keep the roads out of the hands of receivers their officials effected a compromise which had not yet been made public.

These roads were known as the N. & T. and the M. & N. In consequence of the rate-war their securities had been selling low in the market for some time, with little demand for them.

Al bought 400 shares of M. & N. for his chum and himself, and 200 shares of N. & T. for his personal account.

The former cost 62 and the latter 58.

Then he and Burt began to watch for results.

In a day or two an unconfirmed rumor of the business arrangement between the two roads was floating around the Street.

Naturally attention was drawn to the stock of both roads and there was some lively trading done in their securities.

M. & N. went up to 65 and N. & T. advanced to 61.

About this time conditions brought about a general buoyancy in the market, and prices advanced all along the line.

During that week there was a good deal of trading done in different stocks, with the outside public large buyers.

When the Exchange closed on Saturday M. & N. was quoted at 68 and N. & T. at 65.

Sunday's papers contained alleged authoritative accounts of the consolidation of business interests for a term of years between the two Western roads.

These statements sent the stock of both roads up a couple of points soon after the opening of the Exchange on Monday morning.

At noon the pooling arrangement was officially confirmed, and then a big rush was made to purchase the stock of both roads.

Those who had the stock were not anxious to let go of it at the prevailing price, so the bidding became very active, under which the stock of the roads advanced many points, M. & N. closing that afternoon at 75 and N. & T. at 74.

Both stocks reached 80 by Tuesday noon, and Al concluded to sell out at that figure.

He got a chance about one o'clock to run around to the little bank, and after waiting a few minutes in the line before the margin clerk's window handed in his order.

Fifteen minutes later both he and his chum were out of the market.

Their combined profit on M. & N. amounted to \$7,150, raising their capital to \$11,500, while Al's profit on 200 shares of N. & T. was \$4,300, bringing the amount of his private capital up to \$7,200.

## CHAPTER XII.

FORTUNE'S WHEEL TURNS ONE WAY FOR AL AND BURT, AND ANOTHER FOR THEIR EMPLOYERS.

Nothing happened during the next few months to alter the financial condition of Al and Burt, either for the better or the worse.

The former saw chances where he thought he could make money if he had the time to devote to the matter, but as he didn't, he couldn't afford to take the risk involved.

As for Burt, he did not take the lead in any market venture.

In his opinion Al knew a great deal more about stock deals than he did.

He had worked five of them successfully so far, and Burt had perfect confidence in his chum's judgment.

It was about this time that Al was sent by Mr. Parker to Staten Island to deliver some stock to one of his customers.

He took the four o'clock boat to the island, and while sitting in the forward part of the boat enjoying the sail across the bay, which was new to him, he overheard a bunch of Curb brokers talking about the developments that were reported to have been made in a new Montana copper mine called the Tri-Mountain Copper Company.

The stock was selling on the market for \$5 a share, and in the opinion of the brokers it would go to \$10 within two weeks.

Some of them had been loading up to the extent of several thousand shares that day, and the others announced that they were going to get in with both feet on the following morning.

They were quite enthusiastic over the prospects of the mine, which was in the hands of a bunch of capitalists who knew how to manipulate such a good property to the best advantage.

Before the boat reached its slip at the island Al had decided to get in on the stock, too.



He and his chum had money enough standing idle to purchase 2,000 shares outright, and Al believed that was the only way to go into the venture.

Although it was a particularly mild winter day, it began to grow decidedly chilly as the boat neared Staten Island, and the sun got low down in the heavens.

The brokers adjourned to the small bar on the boat, and Al went to the door of the engine-room to watch the machinery in action.

It was long after dark when the young messenger got back to the city.

He got his supper on his way up to his lodging-house, and when he reached the door of his room he heard Burt practicing a new tune on his mandolin.

"Hello, Al, where have you been?" asked Burt. "I waited some time on the corner for you to show up, but when you didn't I walked down to your office and inquired for you. That dude with the blonde mustache who handles the margin business at your place told me that he guessed you had gone home, but I knew you wouldn't go uptown without me, so I hung around a while on the outside. Finally I got tired and started up alone."

"Mr. Parker sent me to Staten Island on a little matter of business."

"Oh, that's what kept you. How did you like the trip?"

"First-class. By the way, I picked up a pointer on the boat."

"That so? What is it? Worth getting in on?"

"I think so. It's something different from anything we've tackled before."

"Let's hear what it is."

Al then told him the substance of the conversation he had overheard on the boat.

"I think it will pay us to buy a couple of thousand shares, not on margin, but outright," said Al.

"Well, if you think so, go ahead and buy them. If the stock goes up only one point we'd make \$2,000, and every little counts."

"Those traders are building on it going up at least five points."

"If it did that we'd double our investment."

"They seemed to have some inside information about what is likely to happen, that's why I think it will be well worth our while to buy the stock right away and profit by the probable rise."

They talked the matter over a while and then devoted the balance of the evening to practice on their instruments, for they had several engagements to fill that month with people who were going to give parties at their houses.

Next morning Al dropped in at the office of a well-known Curb broker and gave him the order to buy 2,000 shares of Tri-Mountain Copper.

He transferred his certificate of deposit for \$11,500 on the little bank to the broker, which would leave a balance in the trader's hands after he had bought the stock.

Later in the day he visited the broker's office again and found that the stock had been bought, but that the shares had not yet been delivered.

He was told to call any time next day for them.

"I don't want to take them away at present," replied Al. "Just give me your receipt for them and the balance due me in cash."

Al got two receipts—one for the stock and the other for the money, and went back to his own office.

So much Tri-Mountain stock changing hands called considerable attention to it, and led to inquiry among the Curb traders.

It gradually developed that a boom in it was one of the probabilities in sight, and as a result a whole lot of trading was done in the stock and the price quickly advanced to \$6.

On the following day it went up another dollar.

Then accounts began to appear in the papers about fresh ore developments in the Tri-Mountain mine, and how new machinery was being installed to get the ore out in larger quantities.

On the strength of these and other reports the stock went up to \$9.

Trading continued strong in the shares, and the boys had little doubt that it would not only go to \$10, but higher than that figure.

While the attention of Al and Burt, aside from their business duties, was taken up with Tri-Mountain Copper, matters were developing that were going to have a considerable bearing on their future.

A number of bull operators had combined to boom L. & M. stock, and Mr. Parker and Mr. Smith, the employers of our young messengers, had been invited to come in and share the profits of the enterprise.

Of course they were to share the losses, if any, as well; but the combination was not looking for losses.

The members of the pool had figured out that they had a pretty sure thing of it, consequently they were not worrying about losing money.

But there's many a slip between the cup and the lip, especially in Wall Street.

The best laid schemes of the sharpest and most experienced traders often go astray at the crucial moment.

Things happen in the stock market that no man can provide against beforehand, and for that very reason a millionaire may find himself unexpectedly reduced to a comparative pauper in an hour.

Mr. Parker and Mr. Smith went into the pool under conditions that seemed to warrant great expectations.

They went the limit of their available resources.

They went in up to the neck, just as, unknown to them, their messengers were about up to their necks in Tri-Mountain Copper.

When Tri-Mountain Copper reached \$9 a share Al and Burt shook hands in self-congratulation.

When L. & M. boomed up twenty points in the course of ten days Parker and Smith shook hands and congratulated each other on what they were going to make.

One morning about eleven o'clock the Curb was in a state of uproar over the advance of Tri-Mountain Copper to \$12.

Those who had bought many thousands of shares at \$5 and held on were feeling finer than silk, and Al and Burt, though only comparatively small purchasers, were of that number; while those who had not bought at all, for one reason or another, were kicking themselves because they had lost a golden opportunity to pad their bank accounts.

Everybody now seemed to believe that Tri-Mountain Copper would go to \$20 at least, and there was a rush on the part of those who had none of the shares to get hold of them at once.



In the scramble which ensued the copper stock jumped to \$15.

Al happened to be returning from an errand to the Mills Building when he learned that Tri-Mountain Copper had gone up three points inside of a quarter of an hour.

"I never thought it would go as high as that," he muttered. "I guess I'll sell out before the tide turns. I hear brokers say it will go to 20. Perhaps it will, but I haven't the time to follow the game close enough to warrant me taking such a risk. I'll let the other fellows angle for the last dollar, Burt and me will be satisfied with the \$21,000 in sight now."

Accordingly Al hurried to the office of the broker through whom he had bought the shares and ordered them sold.

They went in fifteen minutes at \$16, and Al and his chum were \$21,700 better off than before they heard of Tri-Mountain Copper.

While these things were going on at the Curb, the Exchange was going wild over the rise of L. & M.

The members of the pool were figuring on a profit of \$25 a share, and not one expected to make less than a quarter of a million.

Just as they seemed to be on the point of realizing their expectations something happened.

A formidable bear clique, which had been watching its chance to make a coup, sprang a surprise on the L. & M. combine, and succeeded in starting a slump in the stock.

Inside of ten minutes this slump became a panic.

Then the panic developed into a complete rout for the L. & M. pool.

When the smoke of the battle finally cleared away, half the members of the combine were badly done up financially, but none worse than Parker and Smith.

They were unable to meet their share of the enormous losses sustained by the pool, and they were obliged to send notices to that effect to the Chairman of the Exchange, who read them out to the disorganized traders on the floor.

The afternoon papers, in their graphic accounts of the panic in the stock market, announced the names of half a dozen or more brokers who had been forced to make assignments, and among the list appeared the names of Parker and Smith.

The result of this was that by the first of the month Parker and Smith retired from Wall Street ruined men, and all their employees found themselves unexpectedly out of a job.

### CHAPTER XIII.

#### SETTING UP FOR THEMSELVES.

"Hello, Burt, what are you looking for in the paper?" asked Al on the morning after their respective offices had shut down for good.

The boys were seated in a Sixth Avenue restaurant eating their breakfast.

"I'm looking for another job," replied Burt.

"I wouldn't if I were you."

"Why not? Because we're worth money?"

"Because you and I are going into business down in Wall Street, as soon as we can find an office and hang our shingle out."

"Are we?" grinned Burt. "You're joking, aren't you?"

"I never joke on serious subjects," replied Al. "Have you any objection to going into partnership with me? If you have I'll render an immediate accounting of our present capital, amounting to \$33,200, divide up, and then I'll branch out alone."

"Oh, come off! You know I haven't any objection. Haven't we been practically partners ever since we started in to work the market?"

"We have."

"Well, what's your scheme?"

"My plan is to rent a small office, and devote our energies to trading on our own hook exclusively. I don't expect the general public to rush in on us with orders for us to execute—that is, not until we have been some time in business and have got a standing in the Street. In the course of events, if we stick together, we may be able to build a business up like any other broker."

"Your plan suits me from the ground floor up. I suppose we start in right away?"

"There's no reason why we should lose any time over it. While working for our employers at \$400 per year we have, within eighteen months, made \$33,000, besides the \$6,000 I captured with my own \$1,000. In the next eighteen months, as our own bosses, we ought to do much better, or——"

"Or what?" asked Burt, as his chum paused.

"Go broke."

"Oh, I say, old man, don't give me the shivers."

"Well, you know what happened to Mr. Parker and Mr. Smith, not speaking of others equally as well off and experienced. Speculating in Wall Street is at all times a game of chance, even when you're working on a tip. Tips are fine things to work with, but they've got to be handled gingerly. You can't tell what they will lead to. It is the unexpected that takes the ground from under you when you are figuring on the profits in sight. When you go into a deal you never can tell, until you are out of it, just where you are going to land."

The boys, having finished their breakfast, left the restaurant and walked downtown.

"I suppose Bessie Brown is hustling for another position this morning," said Burt.

"No; Bessie Brown is going to hang her shingle out with us."

"She is?" exclaimed Burt, in surprise.

"Yes. I've persuaded her to start out for herself as a public stenographer and typist. We'll give her desk room free to look after the office when we're both out. Occasionally we may want a letter written, and it will be handy to have her around to do it."

"Where are you going to look for an office?"

"In one of the Wall Street buildings."

"We'll have to pay a pretty steep rent."

"The figure is regulated by the amount of square feet occupied and the situation of the office. A small office will do us, and it isn't necessary for us to get a room overlooking Wall Street."

After reaching the financial district the boys began looking for a suitable office.

They soon found that what they wanted was almost as scarce as hen's teeth.



Not but there were offices enough, hundreds of them, but they all seemed to have tenants.

Finally they found one on the sixth floor of the new Tioga Building.

It had just been vacated by the agent of a railroad appliance, something in the block signal line.

"Whom do you represent, and what is the business?" asked the janitor who took them upstairs to show them the small back room.

"I represent the firm of Britton & Hale, traders in stocks. My name is Britton, and this is my partner, Burt Hale," replied Al.

The janitor looked at them pretty hard.

"We don't rent offices to boys," he said.

"Why not?"

"They are not responsible tenants."

"That doesn't apply to us. We are ready to deposit a year's rent in advance, provided we are allowed interest on our money."

"Well, you'll have to see the agent about it. I'll show you the room, and if you want it you can see what you can do with Mr. Galway."

The boys liked the office well enough, and decided to take it if the agent would rent it to them.

They went downstairs to see Mr. Galway.

He did not seem inclined to consider their application at first, even when Al said they would pay a year in advance.

He questioned Al closely about what he proposed to use the office for, and at length he said he might let them have it if they furnished satisfactory reference.

"How will Mr. Seymour Atherton, of the Vanderpool Building, do?" asked Al. "He is a well-known stock-broker."

"Do you offer him as your reference?"

"I must see him about the matter first."

"Well, I'll give you the refusal of the room for an hour. If you bring me a signed letter from him guaranteeing you to be proper tenants, and also the rent for one year from the first of the month, I'll let you have the office."

"All right," replied Al.

The boys started at once for the Vanderpool Building.

Reaching Mr. Atherton's office, Al asked for that gentleman and was shown into his private room.

The broker remembered him and appeared to be glad to see him again.

Al explained the object of his visit, and asked him if he cared to do what the agent of the Tioga Building required before he would rent the office to himself and his chum.

He told Mr. Atherton how he and Burt had made \$33,000 in the stock market out of an original investment of \$50, and the broker expressed his astonishment at their remarkable luck.

He consented to furnish Al with the letter in question and sent for his stenographer to whom he dictated the same and then signed it.

Al thanked him and withdrew.

The boys returned at once to the Tioga Building, where Al presented Mr. Atherton's letter to Mr. Galway.

They got the office, Al paying down one month's rent in advance.

"We'll now proceed to furnish it," said Al, when they left with the key in his pocket. "One desk will be enough,

several chairs, a table for Bessie Brown, a rug, a safe, a few pictures, and a ticker."

On the following day everything was delivered and the room looked quite comfortable and business-like.

A painter lettered the glass with the following:

BRITTON & HALE, Stocks and Bonds.

Miss B. Brown, Stenographer.

Bessie Brown, in response to a letter from Al, came down that day and looked at the office.

"Quite cozy, isn't it?" she said. "I must go and rent a typewriter, and then I'll be ready for business."

"I'll attend to the typewriter for you, Bessie," said Al. "When you come down to-morrow you'll find it here, and perhaps by that time Burt and I will have succeeded in securing up some work for you to start in on. Here are some business cards I got printed for you," and Al handed her a small bunch. "You can do some drumming yourself with them if you wish."

Bessie thanked him and said she would canvass the small offices in the building.

"I have also put a standing advertisement for you in two of the financial dailies, so I hope you will soon have work enough to keep you busy," said Al.

"You are very good to me, Al," replied Bessie gratefully.

"Don't mention it. Maybe you'll find the way to return the favor one of these days."

He pressed her hand and looked into her eyes.

She blushed a bit and turned her head away, but she did not take her hand away, and Al was satisfied that he had a chance to win her.

## CHAPTER XIV.

### AL BUYS AN OPTION ON D. & G.

Al bought a typewriter for Bessie that afternoon, and it was delivered at ten o'clock next morning.

Burt had visited a man in the next building with whom he was acquainted and got some work from him for the girl.

Al was over in the visitors' gallery of the Exchange when Bessie appeared at the office with some work she had secured herself.

Bessie was delighted with the new typewriter, and her dainty fingers were soon clicking the keys at a rapid rate.

Burt then put on his hat and told her that he was going down on Broad Street to watch the Curb brokers.

Al and his chum met outside the Stock Exchange at half-past twelve and went to lunch together.

"I feel like a fish out of water having so much time on my hands," said Burt.

"You want to put in your time keeping abreast of the market. Keep your ears wide open, too, and maybe you'll pick up something worth while."

"I guess a good many people got bitten on Tri-Mountain Copper. It's down to \$7 a share."

"We made a good thing out of it, anyway. I wouldn't mind turning another trick like that if it would only come our way."

Nothing, however, came their way for two weeks, though they spent seven hours daily in Wall Street, Saturday excepted, when they left their office at noon.



Brokers who knew them, meeting them on the street, asked them whom they were working for, and to all they gave the same answer—that they were in business for themselves.

The traders seemed to take this as a good joke, and jollied them about it, but the boys took their witticisms in good part, and assured the jokers that some day they expected to be shining lights of Wall Street.

The news gradually got around that there were two boy traders in the Street, who had an office in the Tioga Building.

Several brokers became curious to learn who these young traders were.

All they could find out about them was that they had been messengers for Forrest Parker and William Smith, the brokers who had been swamped in the L. & M. slump.

Finally one of the inquisitive denizens of the Street, Morris Wagner by name, made so bold as to call at the little office on the sixth floor.

He dropped in there about half-past three one afternoon, found Al at his desk, and introduced himself.

"Glad to make your acquaintance, Mr. Wagner," said Al politely. "Take a seat."

Magner did so, assuming a very friendly attitude toward the boy trader.

"I came in to inquire if you have any S. & T. stock on hand," said Magner, which was only a bluff on his part, for he didn't suppose that Al had any, and didn't want any if he had.

"No, sir. I haven't any stock of any kind on hand," replied the boy.

"Then you're not buying anything at present?"

"No. I don't see anything on the list that I care to tackle myself, and we haven't been long enough in business to accumulate any customers as yet."

"I suppose you'd have no objection to getting in on a good thing if it came your way?" said Magner.

"I believe it is not the custom down here to refuse good things."

"Well, if you've got a few thousand dollars that you have no immediate use for I could put you next to a winner."

"It's very kind of you to suggest such a thing, Mr. Magner. I think I could find the money if you could point out the winner."

"A customer of mine has left 20,000 shares of Golden Harpoon Mining & Milling Company stock with me for sale. It's worth \$1.25 a share, but any one who would take the entire block can have it for \$1 a share. Or, if you can't afford to take so much, I will, as a special favor, let you have 10,000 at the dollar rate. It's a first-class investment for any one who can afford to tie his money up for thirty days. I will guarantee that it will be worth over \$1.50 in a month from now."

"No, I don't think I care to invest in Golden Harpoon to-day," replied Al.

"You're missing a good thing," said Magner.

"Possibly, but I need my money for another purpose."

"What is that?"

"When you came in I was just going out to see if I could buy an option for ten days on 5,000 shares of D. & G."

"An option on D. & G., eh? What are you buying that stock for?"

"Just to be doing something," replied Al with a smile.

"What are you willing to pay for it?"

"It's ruling at 62. I'll give 64 for the call."

"You won't get it at that price. I'll sell you an option for 66."

"No, that's too high," replied Al, shaking his head.

"Well, I'll make it 65 1-2."

"I can't afford to chance it. I might give 65."

Magner considered a moment.

"How much security are you willing to put up if I let you have it at that?"

"Five per cent. of the current value."

"That's \$15,500," said the visitor after a mental calculation.

Al nodded.

"I'll sell you the option," said Magner, who thought he saw a good chance of making the sum in question, as the market was feverish, and showed very little signs of picking up.

Al appeared to hesitate, as if he wasn't quite decided to make the deal or not.

Finally he said:

"All right. Give me your card. I'll bring the money to you in half an hour. Have the option ready."

"My office is 106, on the floor below," replied Magner, rising. "I'll look for you in half an hour."

Thus speaking he said good-day and walked out.

Al put on his hat and went out to the safe deposit vaults where he kept the firm's money and his private funds as well.

Inside of twenty minutes he walked into Magner's office and was shown into his private room.

"I see you're prompt," said the broker. "I've got the option ready for you."

"All right. There's your money. Count it, please."

Magner did so and found it all right.

"I can't quite understand why you are willing to buy an option at three points above the market, when you could buy the stock on a 10 per cent margin at 62."

"It would cost us \$50,000 to secure 5,000 on margin. We haven't that much coin to spare."

"Oh, I see," replied Magner. "You must be confident that D. & G. is going up to 65 or over within ten days. Have you got a tip?"

"Better ask me if I think the market is going to change for the better, and I'd say that is my opinion, otherwise I'd be foolish to buy for a rise."

Magner nodded, and after a few more words Al returned to his own office.

He found that Burt had got back from the Exchange gallery.

"Is Bishop still buying D. & G.?" asked Al.

"He is, as fast as it is offered."

"Just what I thought. I was sure the tip I got from Edwards was a good one."

"When are you going to buy the stock?"

"I've bought already."

"How many shares—3,000?"

"Five thousand."

"Why, we haven't funds enough to get 5,000 on a 10 per cent. margin."

"I got a ten-day option at 65 for \$15,500 advance."



"The dickens you did! Who from?"

"Morris Wagner, a broker on the floor below."

"How came you to go to him?"

"I didn't. He paid me a visit to find out who we were and what we were doing."

"He did, eh?"

"Yes. He thought he could unload some shares of Golden Harpoon Mining stock at \$1 a share on us, but I wasn't biting."

"Took us for easy marks, perhaps?"

"I wouldn't be surprised. Well, I gave him a chance to clear \$15,000 off us. He'll make about that if he goes out and gets the 5,000 shares of D. & G. at the market, and holds it till we call for it."

"It will cost him the interest on \$300,000 for ten days."

"That won't be more than \$500 at the present rate."

"As the market doesn't look very buoyant I'll bet he'll wait awhile to see which way the cat jumps before he buys the stock."

"That's his lookout. Most brokers wouldn't take any chances with the market. They'd get the stock and make sure of the profit that's in the option deal. If he doesn't buy to-day or to-morrow he'll find trouble in getting it, even at an advance on the present market rate, for the pool is cornering the shares as fast as Broker Bishop can buy them in."

As a matter of fact, Wagner didn't take the trouble to buy the 5,000 shares of D. & G. that day, nor the next, either, for there was no indication of a rise in the stock, or the market, either.

On the third day D. & G. suddenly jumped five points in almost as many minutes.

Magner was in his office at the time, busy with one of his big customers, and he didn't learn of the advance until after his visitor had gone.

Then he said something that sounded like a swear-word, jabbed his hat on his head and rushed over to the Exchange, to find that D. & G. was going at 70.

To buy at that figure would mean a loss of \$25,000, for he had engaged to deliver the stock at 65.

If he waited, in the expectation that it might go down again before Al called for the shares, he might suffer a still larger loss.

While he hesitated the stock went up another point and he was out \$5,000 more.

That rattled him worse than ever.

To think that a mere boy had beaten him at this option game was gall and wormwood to his soul.

Somebody offered 1,000 shares at 71 3-8; Bishop took the offer before Magner could open his mouth.

In a few minutes D. & G. was going at 72.

Then Magner made a desperate effort to get the shares, and they cost him an average price of 75, which meant that the deal would cost him a loss of over \$50,000.

As he came out of the Exchange he ran against Al, who was aiming for the gallery entrance.

He grabbed the boy by the arm.

"Look here, Britton, you did me up on that option deal," he roared, with a red, angry face.

"How did I? I gave you an easy chance to make \$15,000 out of it. If I'd had the money I'd have made the \$15,000 myself and not thrown it in your way."

"Well, I didn't buy the shares till just now, and I had to pay ten points above what I agreed to deliver them to you for."

"Well, I'm surprised to hear that you let yourself get caught," said Al. "You ought to have bought them at 62."

"No matter what I ought to have done. Do you want the stock now?"

"No, I haven't got the cash to take them over yet, but I'll have it by the time the option is up if I don't dispose of it before that time."

"Do you mean to make me hold that stock for seven days more?"

"It is possible I may have to."

Magner glared at him and walked off as mad as a hatter. Then Al walked up into the visitors' gallery.

## CHAPTER XV.

### THE BOY TRADERS BUY GOLDEN HARPOON MINING SHARES.

D. & G. dropped back to 71 that afternoon, closing at that price, and Magner then kicked himself for having bought at the advanced figure.

"I could have saved \$20,000 at any rate, and it may go down still lower to-morrow from the looks of things," he growled to himself as he sat in his office and looked over the tape.

D. & G., however, did not go any lower next day, but, on the contrary, it recovered and went back to 76.

The day after it went up to 81, and Al sold his option for that, he and his chum clearing a profit of \$90,000.

That gave them a capital of \$123,000.

"Gracious!" exclaimed Burt. "Ninety thousand dollars is a fortune of itself."

"Yes, it's quite a tidy sum," replied Al, carelessly.

"We're worth over \$60,000 apiece."

"Don't let that fact worry you, Burt."

"Worry me! Say, I'm just tickled to death. I feel like whooping things up."

"So do I, in a way; but it isn't dignified. Remember that we're the boy traders of Wall Street and not a couple of kids. Just imitate the old-time Red Man—that is, say nothing and saw wood."

"It's pretty hard to say nothing when a fellow feels like painting the town red. I don't see how you manage to take it so cool."

"We'll celebrate our coup with a dinner at Blank's, and a private box at some show afterward."

"All right. That's something. Suppose we quit for the day and let Miss Brown close up the shop when she gets through?"

"You can quit, if you want to, I can't, for I've some business to attend to."

Burt, however, didn't want to go off alone, so he went down on Broad Street to watch the Curb brokers, and see what he could pick up in the way of information.

Al went out, too, to look after the business he had in hand.

While they were out Morris Wagner came in.

"Neither of the boys are in, I see," he said to Bessie.

"No, sir."

"I'll be back in about half an hour," said Magner, turning around and going out.



Al returned in twenty minutes and Bessie told him that Broker Wagner had been in looking for him.

Hardly had he sat down at his desk when an A. D. T. boy came in with a message.

It ran as follows:

"Al—I've just learned on good authority that there will be something doing in that Golden Harpoon mining stock that Wagner tried to work off on you awhile ago. It's going at 65 cents, but I've good reason to believe that it will be up to one dollar or over again. Drop in on Wagner and see if he's got those shares yet. If he has try and buy them at the market, or even at 75 cents. It will be coin in our pockets. I've just bought 10,000 at 65, and they will be delivered at the office C. O. D. inside of an hour. If I can find any more I'm going to take them in.

"Yours, BURT."

Al read the note over twice.

"If what Burt says about a rise in Golden Harpoon turns out true it would be a good one on Wagner to get those shares from him at 65 before he learns that the stock is likely to advance in price. He tried to stick those shares on us at \$1 just before the decline set in, but it didn't work. Now I'd like to give him another attack of heart failure by getting the better of him on the same stock."

At that moment the door opened and Wagner walked in.

He hadn't forgiven Al for being the indirect cause of his loss in the D. & G. option deal, and he had cudgeled his brains for a chance to get square with him.

He had a lot of mining shares in his safe which he had from time to time bought in expectation that they would go up in price, but had been disappointed.

He was anxious to get rid of them now, for he was short of cash.

Among them were the Golden Harpoon certificates which he had failed to push off on Al.

He had paid 75 cents a share for the stock, and one time he could have sold them for \$1.40, when they were booming, but held on because advices from Paradise, Nevada, where the mine was located, intimated that the stock would go to \$2.

It didn't, however, but, on the contrary, fell back to \$1.25, but with no demand at that figure.

That was the time he tried to unload them on Al for \$1.

A week later the price dropped to 65 cents, and reports from the mine were not encouraging.

"Take a seat, Mr. Wagner," said Al cheerfully, when the broker walked in. "What can I do for you?"

"I want you to do me a favor, Britton," said Wagner. "I'm pushed for money. I must make a raise somewhere. As you made a good thing out of me in D. & G., I think you might do something for me in return."

"I have no objection to doing you a favor if I can, Mr. Wagner," replied the boy.

"I want \$15,000. I'll put up those 20,000 shares of Golden Harpoon, worth 65 cents; 5,000 shares of New Discovery, worth 26 cents; 10,000 What Cheer, worth 30 cents; and 4,000 Atlas, worth 80 cents, in all \$20,500 worth of stock as security."

Al considered a moment.

"I don't care to make any loan on mining stocks, Mr.

Wagner, but I'll tell you what I'll do. I'll take the stock off your hands for \$15,000 cash."

"Make it \$17,000 and I'll go you."

"No," replied Al. "I'll split the difference and make it \$16,000."

Wagner wanted the money so bad that he agreed, and the deal was made.

When Burt got back Al had all the certificates in his safe.

"I picked up 5,000 more shares of Golden Harpoon, but that is all I could find."

"How did you get the pointer on Golden Harpoon?" asked Al.

His chum explained how he had overheard a big mining broker tell a friend that a new and rich lead had been found in the mine and that when the news was sent out the stock would go above the dollar mark, probably to \$1.50.

"We've got 35,000 shares and we'll make a good thing out of it," said Burt.

"We certainly will if it goes to \$1.50," replied Al.

"What did you buy that other mining stock from Wagner for?"

"Well, he wanted to raise \$15,000, so I made him a low offer on the whole batch he offered as security, rather than loan him the money. Figuring that Golden Harpoon on your report was easily worth its market price, I got the other \$7,500 worth of stock for \$3,500, or a little less than half its market value. We should be able to get our money back and something over any time."

## CHAPTER XVI.

### CONCLUSION.

Next day Golden Harpoon was quoted on the Goldfield Consolidated Mining Exchange at 55.

When Al received the daily report he scratched his chin and showed it to Burt.

"Golden Harpoon seems to have gone backward instead of forward," he said.

Burt hung around the Curb Market that day, but there were no developments in Golden Harpoon.

He saw a broker bidding for it at 55, but whether he got any at that price the boy did not find out.

Al went to the visitors' gallery of the Stock Exchange and put in his time there.

When he left he ran against Wagner on the street.

"I see I'm out \$2,000 on that Golden Harpoon I bought from you," he said to the broker.

Wagner grinned in a satisfied way.

"If you hold on to it long enough you'll get your money back," he said. "You haven't any reason to kick, for you got the whole batch at bargain rates."

"That's all right; but recollect we couldn't sell the other shares at the market at present."

"Why not?"

"You wouldn't have sold them at bargain rates if you could have got the market for them."

"Oh, I didn't have the time to monkey with them. If you want to get your money for them send them out to Goldfield. You can afford to take the time, while I could not."

"We intend to hold them. Maybe they'll go up some time."



Next day Golden Harpoon was down to 50 cents.

That fact, however, didn't worry the boy traders any.

When Al got back to the office after lunch Bessie told him that a man had called to see him, and would be back later on.

"Did he leave his name?"

"No. He merely asked what time you'd be back, and then said he'd call again."

Bessie put on her hat and went out to her own lunch.

While she was away the man came in.

"Are you Mr. Britton?" he asked Al.

"That's my name."

"Mr. Wagner, on the floor below, told me that you bought some Golden Harpoon stock from him the other day."

"That's right," nodded Al.

"Do you want to sell it?"

"Not particularly."

"I'll give 60 cents for what you have."

"I don't care to sell it at that price."

"What do you want for it?"

"I want \$1.50."

"A dollar and a half! You're joking, aren't you?"

"No. I think it may go to that some day, or even higher. As long as we can afford to hold on to it we won't let it go at less than that."

"It is only selling at 50 cents to-day."

"I know that."

"It's been dropping right along and may go to 40 to-morrow."

"Then why are you anxious to give 60?"

The visitor looked a bit confused.

"I have my reasons," he said.

"And I have mine for wishing to hold on to it."

"Then you won't take even 75, eh?"

"I'll take \$1.50. That's my lowest."

"Do you really expect to get it?"

"Possibly, some day."

"Mining shares are uncertain things."

"So are all stocks."

"I'll give you 80 cents."

"No," answered Al.

"That's the best I can do," said the caller, rising with a look of disappointment on his face.

"Then I'm afraid we can't do business," replied Al.

The man bowed and took his leave.

A few days afterward the news about the discovery of a rich vein of gold ore in the Golden Harpoon came out in the newspapers.

The publication, which dispatches from Goldfield and Paradise verified, created something of a sensation on the Curb.

Naturally there was a big demand for the stock, as high as \$1 being offered for it, but there were no sales.

Al and Burt believed it would go to \$1.50, and held on to their shares.

Other holders apparently had an idea it was worth more than \$1, and wouldn't let it out.

As a consequence bids were made up to \$1.25.

Reports from Goldfield showed that it was selling for \$1.40, with an upward tendency.

Before the close of the Curb market Burt sold 5,000 shares at \$1.50, the firm making a profit on it of \$4,250.

Next day he sold 5,000 more shares at \$1.65, on which the profit was an even \$5,000.

The price continued to rise, and Burt got \$1.90 for another 5,000, their profit being \$5,750.

On the following morning \$2 was offered and refused for the stock.

In the course of two weeks the flattering reports from the mine sent the price up to \$3, at which figure the boys let the 20,000 shares they had got from Wagner go, realizing a profit of \$47,000 on it.

Their total profits on Golden Harpoon amounted to \$62,000, which was beyond their greatest anticipations.

The maddest man on the Street was Morris Wagner.

He realized that he had let a good thing slip through his fingers when he sold Golden Harpoon stock to the boy traders.

When the boys figured up their capital they found they were worth \$185,000 in cash.

Learning that there was a suite of two offices on the floor below that had just been vacated, they arranged with the agent of the building to take them.

That gave them a private room to themselves, while Bessie had the outside office to herself.

They were now well acquainted with the general run of brokers, who had ceased to make game of their efforts to establish themselves.

Al put a standing advertisement in the Wall Street dailies, and in one of the evening papers that catered to people interested in stock matters, and the young firm soon began to pick up a mail order trade.

By degrees they got some city customers, and they hired a bookkeeper and an office boy.

By that time they had been three years in Wall Street, and Al celebrated his twentieth birthday.

The boy traders are now thoroughly established and doing a good and growing business, Al having acquired a seat on the Stock Exchange.

Their capital is estimated at over half a million.

Al is married to Bessie Brown, and they occupy a handsome little home in the Bronx.

Burt, who is still unmarried, lives with them, and Al's little son calls him "Uncle" Burt.

Al and his chum still play their old instruments together as they used to do when they first came to New York, the only difference being that now they play for fun while then they were Playing for Money.

THE END.

Read "THE BOY COPPER MINER; OR, TED BROWN'S RISE TO RICHES," which will be the next number (145) of "Fame and Fortune Weekly."

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## GOOD STORIES.

In Switzerland if a child does not attend school on a particular day the parent gets notice from a public authority that he is fined so many francs; the second day the fine is increased, and the third day the amount becomes a serious one. In case of sickness the pupil is excused, but if there be any suspicion of shamming a doctor is sent. If the suspicion is discovered to be well founded the parent is required to pay the cost of the doctor's visit.

One of the strangest freaks in electrical phenomena ever reported occurred in Northern California recently. During the day the thermometer had fallen, and about four o'clock there was a slight fall of snow. There had been no thunder or lightning during the day. Suddenly and without warning, from what appeared a clear spot in the heavy bank of clouds overhead, a brilliant ball of fire shot from the sky and struck the ground on a farm about two miles east of Anderson, a small hamlet. The illumination was plainly visible in Redding, thirteen miles distant. A few seconds after the descent of the fire-ball there was a loud report, like a mighty explosion. The shock was felt in Redding, where windows rattled and houses shook. In the village of Anderson the people were panic-stricken. Glass in windows was broken, walls were cracked, houses rocked as though tossed by an earthquake, and telephone, telegraph and electric light wires were put out of action for a time.

"Immense pains and immense labor attend the production of a bronze statue of any size, even after the artist has done his work," remarks a sculptor. "To begin with, the plaster model has to be completely covered with small lumps of a special kind of sand, sometimes as many as 1,500 or 2,000 of these pieces being required. After these blocks of sand are dry they are taken off the cast, one at a time and carefully put together to form the mold. The latter is then filled with clay, and the same operation is again gone through, a fac-simile of the plaster cast being thus obtained. Then comes the most delicate part of the whole work. The clay model, or 'core,' as it is technically called, has to have a quarter of an inch taken off its entire surface, which, as may readily be imagined, is anything but easy, especially if the subject be at all ornate. The 'core' is then again put into the mold—which has, of course, to be reconstructed once more—being kept exactly in the center by means of iron rods. The molten bronze is then poured in from the top, completely filling the space between the 'core' and the mold. After it and the clay interior is again removed and the clay interior extracted, when the statue, somewhat rough and needing a slight touching up, is revealed."

Capt. J. N. Grose, of Falmouth, which is in the centre of the Cornish Riviera, announces there will be a floating hotel an-

chored in Falmouth Harbor this Summer, which will provide its patrons all of the advantages they gain from ocean travel, without any of the drawbacks. "We intend to purchase an obsolete liner, take the engines out of her, remodel her interior, and anchor her in Falmouth Harbor," said the Captain. "We hope to have accommodation for more than 160 'first-class passengers,' and they will get every good that comes of an ocean trip, without stirring further seaward than the slack in the anchor chains allows. The tariff will be somewhat less than at a first-class hotel ashore. Cabins and other apartments, somewhat larger than on board a liner, will be provided, but the domestic and social routines will be much the same as are observed on trans-atlantic boats. We shall have a captain presiding over the ship, and all servants will be dressed in nautical attire. Though we shall organize amusements on board, there will be boating, fishing and excursions through the surrounding country, when our 'passengers' desire to go ashore. Steam launches will be provided to carry our voyagers to tennis and cricket grounds, and, unlike other ocean travelers, they will be able to leave the ship at will for the garage we shall provide for their motor cars. Our ship should be every bit as popular in Winter as in Summer, because it is warmer on water in Winter than on land. So we intend to arrange special social programmes, including dances, for the Winter season. We shall also provide bathing for the Winter, just next to the ship, by arranging a safety net on booms." Altogether more than \$50,000 will be spent by Capt. Grose and his partners in their venture. They argue that the cost of the upkeep will be small, as there will be no rent nor rates.

## JOKES AND JESTS.

"They tell me, professor, you have mastered all the modern tongues." "Well, yes; all but my wife's and her mother's."

Mr. Powers—Do you mean to say that you shopped all day and didn't get anything? Mrs. Powers—Yes; but I know what everybody else got.

"Don't you think she has a plaintive voice?" "Yes, indeed. I always want to cry when I hear her. Her voice affects me just as raw onions do."

Mamma—Nettie, what do you mean by bossing your little brother around in that manner? Little Nettie—Oh, we are only playing, mamma. He's papa and I'm you.

"Must be awful carrying ons at the lodge." "I wonder." "Seems to me like continuous rough-house." "Why so?" "My husband says he has been through all the chairs."

Mabel—As our engagement is broken, Mr. Casey, you can take back yer old ring. Mike—After yer wore the gold all off? No! It wuz only a cheap ring, anyhow, as I didn't intend this to be a long engagement.

"Please send my bathing suit by mail. I forgot to pack it in my trunk," wrote the wife from the seashore. "Can't find it. You know you took my field glasses away with you," said the husband in his letter of reply.

First Little Girl—Your papa and mamma are not real parents. They adopted you. Second Little Girl—Well, that makes it all the more satisfactory. My parents picked me out and yours had to take you just as you came.

The juvenile class had a lesson in which some reference was made to "a ferocious Gaul." "Now," said the teacher, "can any of you tell me what a ferocious Gaul is?" "I can," said the small boy at the foot of the class. "It's a terrible lot of cheek."



## WHO STOLE THE DIAMONDS?

By Kit Clyde.

"Hello, Dick! 'Pon honor, I'm glad to see you!" and young Miron Howard warmly shook his cousin, Dick Bayard, by the hand. "Just got in?"

"Yes. The steamer arrived this morning. I took a cab and was driven here, not knowing if you still occupied the old quarters."

"As you have now discovered that I do, eh? It would take a heavy charge of dynamite to move me out of these comfortable bachelor quarters, unless——"

Miron paused abruptly, and laughed in an uneasy way. There was in his expression a suggestion of a secret in his mind, which an impulse was urging him to confide to Dick. He thought better of it, however, for when his cousin asked, "Unless what?" he laughed and said:

"Nothing! Something flashed across my mind, that was all."

"A possible reason why you might some day be tempted into giving up these quarters? I didn't know you contemplated marriage, Miron?"

The young fellow flushed quickly. "I don't acknowledge it," he rejoined. "Well, make yourself at home. You'll occupy my quarters with me, won't you? Of course you will! And as you've had no dinner yet, I'll ring and have something brought up."

The apartments occupied by Miron Howard comprised a bathroom, chamber, and sitting and dining-room combined, forming one of the suites in a building erected for the purpose of providing accommodations for single men who possessed means sufficient to pay good prices for superior quarters. Connected with the establishment was a caterer, who provided meals regularly, or cooked to order anything desired. His bell having been rung, a waiter shortly appeared. Miron gave him an order, and when he had disappeared dropped into an easy-chair, saying:

"You can't imagine, Dick, how glad I am to see you. Why didn't you write from the other side?"

"I wrote from London six months ago, from Paris three months ago, but received no answer to either letter——"

"I beg pardon most humbly, Dick. I am an infernally poor correspondent anyhow."

"——so I was inclined to think I might as well save the cost of postage."

"Getting economical all at once," suggested Miron. "Now, if I were practising economy, it would not be so strange, for, truth told, I haven't succeeded in getting into any business yet, and this style of living has made a pretty big hole in my pile. I've got to change matters somehow, pretty blamed quick!"

Miron had been left nearly a hundred thousand dollars at his father's death, which was more nearly expended than he would have cared to acknowledge to Dick. The latter had also inherited a modest fortune, which had been increased considerably by purchasing diamonds on the occasion of several trips to Europe and disposing of them at a large profit on his return. Just before dinner was brought up Dick said:

"You have the safe still, I see."

"Yes."

"Can I use it for a package of diamonds?"

"Certainly."

"How about the combination?"

"It has not been altered since you were last here."

Dick opened the safe, placed a package within, and locked it. About eight o'clock Miron suddenly rose, saying:

"I had almost forgotten. I have an engagement, and must keep it. I should never have been forgiven had I failed to meet the party. How is it with you? Shall you go out?"

"Yes; I think I will go to the club a while, and see some of my old friends."

"Do not be surprised should I not return to-night. Turn in

yourself, and be as comfortable as you can, and order breakfast in the morning on my account."

Dick went to the club and spent a pleasant evening with old comrades. It was after midnight when the porter let him in. Going upstairs to Miron's room, he undressed leisurely and went to bed. He was not disturbed by his cousin's return, and opened his eyes at eight o'clock the following morning to find himself still the sole occupant of the elegant apartments.

Ring the bell, and ordering breakfast, he dressed leisurely while it was being prepared.

His hair was brushed, his collar adjusted, and he was ready to sit down, when suddenly his eye caught a sparkle of light at his feet. He looked downward for a moment, then stooped, and picked up—an unset diamond!

Going over to the safe, he worked the combination and threw open the door. His eyes went directly to the spot where he had placed the package. The outside wrapper was there, but the contents were gone!

Rat-tat-tat!

He closed the safe door and calmly called:

"Come in!"

A waiter entered with his breakfast.

When it was placed on the table Dick seated himself calmly, and poured out a cup of coffee. To have looked at him, one would not have supposed that the loss of the package of diamonds had beggared him! Yet such was the case. Every dollar he possessed had been invested before leaving Europe, and it was all in the stolen diamonds.

Having satisfied his hunger, he took a cigar-case from his pocket, selected a cigar, and proceeded to light it. He was just beginning to enjoy its fragrance when the door opened and Miron jauntily entered, but his jaunty manner was belied by the serious expression that would creep into his face in spite of him.

"Ah, Dick, good-morning!" he said briskly. "Up, I see, and have breakfasted, at that. Well, did you have a good sleep and find the bed comfortable?"

"Yes."

Puffing away on the cigar, Dick rested his elbows on his knees, and interlacing his fingers, bent forward slightly. Sitting thus, and looking straight into Miron's face, he said:

"Miron, you saw me place a package in your safe last night?"

"I did."

"That package contained diamonds, in which I had invested every dollar I possessed. It is for you to say who, besides ourselves, knows the combination of the safe, for during the night the diamonds were stolen!"

"Thunder and blazes!" Miron cried, "do you mean to imply that I have stolen your diamonds? Do you want me to order you out of my room? If you do, you have only to insult me again!"

"You have no right to construe my words into a charge against yourself. Surely you can explain the matter away. It is only necessary to say who, besides ourselves, knows the combination of the safe."

"Nobody else knows it."

Rat-tat-tat!

"Come in!" Dick called.

When the person entered he explained to Miron:

"A detective, whom I sent for by the waiter who brought up my breakfast."

While Dick was explaining what he could tell, Miron walked to and fro, uneasy and restless, his hands now tucked in the armholes of his vest, and anon thrust deeply into his pockets. In drawing his hands from his pockets on one occasion a little bit of paper followed and fluttered to the floor. The detective did not at once pick it up, but did so presently, in so matter-of-fact a manner as not to attract attention.

"I will be back in an hour," he said, when he rose to go. "But a few questions first," he added, as though struck by an after-thought.

"Is this the safe?"

"It is," answered Dick.

"At what time were the diamonds placed in the safe?"

"Some time after dark."



"Ah! The gas was lighted?"

"Yes. The jet by your head."

"Um!" The detective noted that the light fell squarely on the door of the safe. "I suppose the curtains were down?"

"No. They were up."

"How do you know that?"

"Because I remember standing there a moment, looking into the street."

The detective looked out of the window. His gaze was thoughtfully directed at the towering building opposite. It was divided into a large number of small rooms, that were let, furnished, to gentlemen.

Dick, standing at his side, suddenly said:

"There goes a fellow passenger of mine on the steamer coming over!"

"Who?"

"That dapper little fellow who just came out of that house. He is a Frenchman. I met him first in Paris, while engaged in buying some gems."

The detective presently left the house. Inside of an hour he returned, as he had promised. From an inner pocket he carefully produced a little package, unfolding which he said:

"Were your gems as fine as these?"

"Why," and Dick for the first time exhibited excitement, "these are a portion of the very diamonds I was robbed of."

"Can you swear to them?"

"I can."

"Then," and the detective faced Miron sharply, "your cousin must explain how they came in his possession, for he pawned them early this morning!"

Miron staggered forward to look at the gems, his face deathly white.

"Yes, I pawned them," he gasped. "But, Dick, you don't mean that you recognize them as yours?"

"I do!"

For a minute Dick wavered between two strong contending impulses, and then he said to the detective:

"Leave us alone for a few minutes."

The detective stepped into the hall, and Dick hoarsely said:

"Miron, what have you to say? Did you take the diamonds?"

"I did not—I swear I did not!"

"How did they come into your possession?"

"I cannot tell you!" gasped Miron.

"Miron, confide in me—tell me the truth, I beg of you! Explain your movements of last night."

"No!—no! I cannot, dare not do it! But it is the solemn truth that I was not near this room from the time I left you until I arrived this morning! For God's sake, Dick, do try to believe me innocent, even in the face of this damning evidence!"

Once—twice—Dick passed the apartment. Then opening the door, and calling the detective, he said:

"My cousin has explained matters to my satisfaction. You need go no further into this case."

"Are those all the diamonds taken?"

"No. Here are only about ten thousand dollars' worth, out of nearly twenty times that amount."

"You do not wish me to go further?"

"No."

When they were alone Miron grasped Dick by the hand and brokenly gasped: "God bless you for your kindness, Dick! I will prove my innocence soon—I could not do you such a wrong!"

How that day passed Miron never knew. It was one of misery to him, for his connection with the stolen diamonds was coupled with a secret that he felt he dared not reveal.

The gas was lighted, when there came a rap at the door.

"Come in!"

"Ah! Zis is ze house of my friend, Meester Bayard. It was von ver' happy minute ven I receive zat message inviting me to call and see you."

Dick's eyes opened with astonishment. He had not sent the Frenchman any such invitation.

He had not had time to deny it when a second rap fell on the door.

The newcomers were an elderly gentleman and a beautiful girl of not more than eighteen or nineteen. At sight of the latter Miron started up quickly, then sunk back, pale as a corpse.

Much to Dick's astonishment the gentleman said:

"I received a note requesting me to call at this hour and inquire for Mr. Bayard. I am puzzled——"

Rat-tat-tat!

The third comer did not wait to be bidden to enter, but opened the door at once. It was the detective, and he held a struggling man, with white, fear-stricken face, by the collar. The latter was the night porter.

The Frenchman gasped for breath, and made a sneaking movement toward the door.

"Get back there!" sternly ordered the detective, and the Frenchman shrunk, cowed and trembling, at the sight of a revolver.

Before any of the parties could recover from the astonishment natural to the occasion, the detective broke the silence.

"Mr. Bayard, you met this Frenchman in Paris. He has lived in America for several periods of considerable duration, and is known to the police as a suspicious character. Learning in Paris that you were purchasing diamonds largely, he determined to rob you. For that purpose he came over in the same steamer. Failing to get the diamonds before you landed, he followed you to this building and took a furnished room opposite. It so chanced that he was at his window when you approached yonder safe to open it, and observed that the door of the safe was under a strong light from a gas-jet opposite. Seizing an opera-glass of great power, he brought the dial so near that he could note the figures as you worked the combination. The Frenchman, crossing the street, recognized in the night porter an old tool of his, who dared not refuse to do as he desired. Admitted by the porter, he came to this room, and less than an hour after you went out the diamonds were in his possession. Yonder white-haired gentleman is a man who earned world-wide fame as a surgeon. Years ago he performed an operation and saved the Frenchman's life. Evil as the latter is, gratitude is not dead within him, and in his exultation over his wealth he thought he would reward his preserver. He did it indirectly. A package was left at the surgeon's door, containing ten thousand dollars' worth of diamonds. It was addressed to Miss Mollie Evans, and an accompanying note said: 'A wedding present for you, in gratitude for your father's good service in a time long past.' Mr. Evans was out of town. He was in deep trouble. His home was mortgaged, the interest was due, and he was absent seeking to borrow money. In the parlor was a caller—Mr. Miron Howard. He loved the girl, and had urged her to marry him, but she would not listen, as her father did not like him, and would not do so without his consent. At last his persuasions prevailed, and she consented to a secret marriage. Their new relation enabled a confidence she had shrunk from giving him before, and he for the first time learned of the bitter struggle against poverty. She placed the diamonds in his hands, and he, short of ready funds, pawned them to raise money to pay the interest on the mortgage. Mr. Howard's refusal to explain where he had spent the night is accounted for by the fact that he could not sully the fair name of yonder beautiful girl, as he had passed the night with his bride, nor yet could acknowledge the marriage until he had obtained her consent."

Mr. Evans flushed when his daughter was mentioned, and was inclined to be angry, but when she pleaded with her eyes, he could not refuse forgiveness, and folded her in his arms. And when he saw Miron there before him, manly, frank, his hand extended, he thought him a finer fellow than he had ever before suspected, and, taking his hand, united it with that of Mollie.

The chance remark of Dick's about the Frenchman had furnished a slender clew, following up which the detective had discovered who stole the diamonds.

The cousins, firmer in faith in each other, grasped hands, and later on established the diamond firm of Bayard & Howard, with an establishment at present situated on Maiden Lane, in the city of New York.



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